

Analysis and Forecast of Housing Needs in Iowa

TECHNICAL REPORT TO

Iowa Finance Authority

and

RDG Planning & Design

FROM

Gruen Gruen + Associates



GRUEN GRUEN + ASSOCIATES

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I. Introduction and Analysis Summary

INTRODUCTION

The research and analysis summarized in this report prepared by Gruen Gruen + Associates (“GG+A”) provides an information base about population, household, housing, and employment conditions and trends affecting the current and future housing needs of Iowans. It also provides a synthesis of how the housing needs of Iowans have changed over the past decade and how needs are likely to continue to change over the present decade (2010-2020), given forecast employment and population growth in Iowa.

The amount, type, and cost of housing needed in a community or region is influenced by the size of the population, living arrangements of the population (e.g. households), and the ability of households to pay for housing. The size of the population, in turn, relates to the size of the regional employment base and the opportunities for housing development. Employment and income opportunities are important because when new jobs are created or are moved into an area, they attract new workers or would-be workers and their households. Although changes in employment, and consequently workforce are important indications of housing demand, new housing needs can also arise within regions or communities that contain a stable (or even declining) population and employment base as household residents undergo lifecycle events that result in new living arrangement preferences or requirements.

Accordingly, housing needs generally arise from one of three demand sources: (1) from new households formed or attracted due to employment growth; (2) from older-age and other households seeking different housing products due to lifestyle or lifecycle changes; and (3) the need to replace obsolete housing stock. An analysis of trends in employment, income, wages, demographic attributes, and the characteristics of household formation all bear directly on housing markets because of the relationship between jobs, income, and housing choice. The relationship between jobs and housing is also important because a shortage of housing relative to the job base will tend to put upward pressure on housing prices and may hinder expansion of the employment base depending on the make-up of the employment base.

To provide perspective on future housing needs in Iowa over the 2010 to 2020 period, the following five sections of the report review past trends, current conditions, and forecasts of future growth:

- I. Analysis summary;
- II. Analysis of trends and conditions affecting housing needs;
- III. Analysis of the impact of foreclosures and vacant properties;
- IV. Forecast of workforce housing demand; and
- V. Forecast of senior housing demand.

REGIONAL ASSESSMENT AREAS

For purposes of this study, the State of Iowa is subdivided into eight regional assessment areas. To define these eight regions, we considered:

- The geography of regional Councils of Government and Regional Planning Area boundaries;
- Existing Core Based Statistical Areas, as defined by the Office of Management and Budget;
- Availability of 1-year American Community Survey estimates from the U.S. Census Bureau; and
- The relative distribution of people, housing, and jobs within the State.

Map I-1 illustrates the eight regional assessment areas utilized for this study.

Map I-1: Regional Assessment Areas

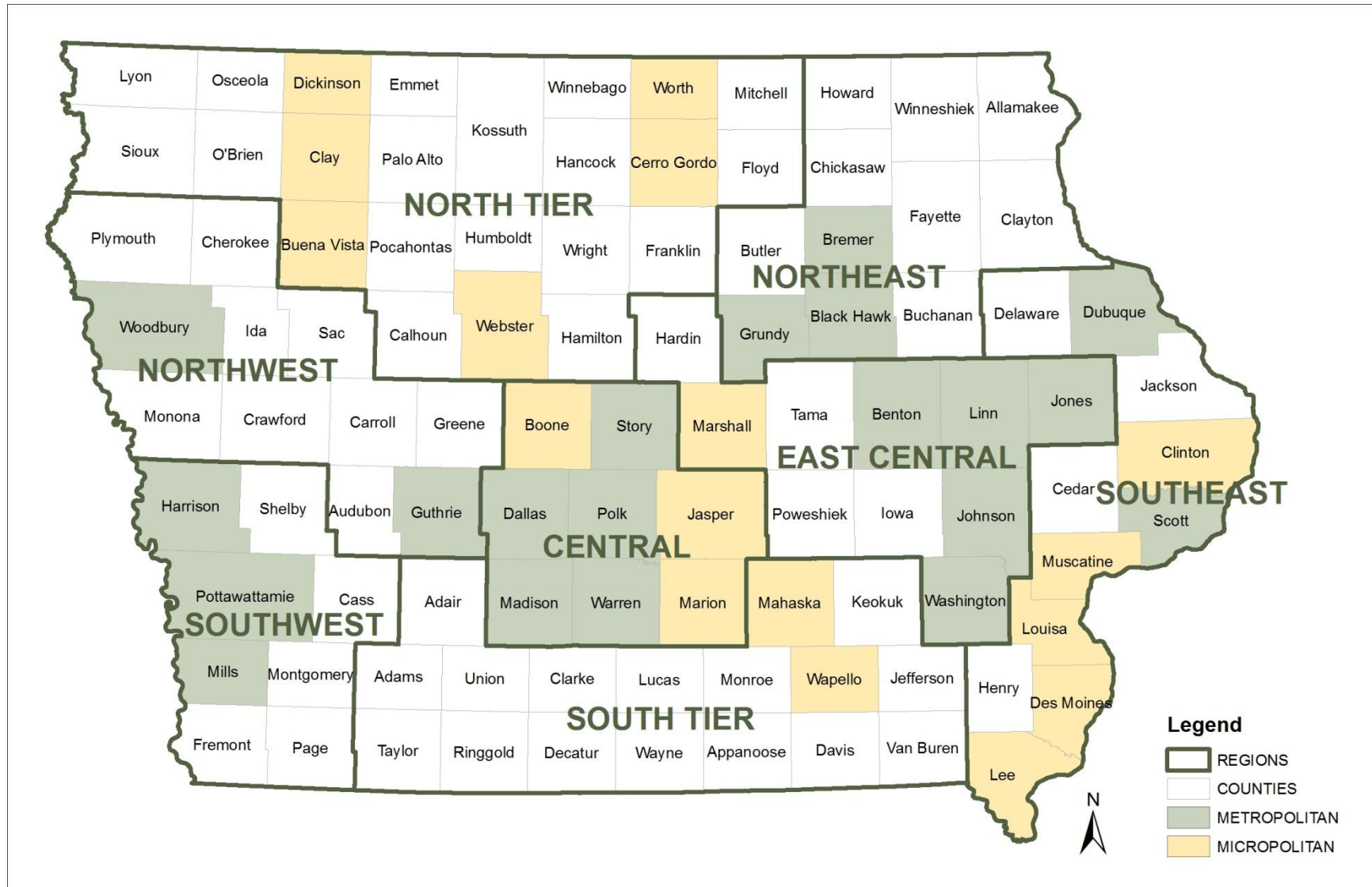


Table I-1 summarizes the geography of the eight regions, including the regional planning bodies and Public Use Microdata Areas contained within each region.

TABLE I-1: Summary of Regional Assessment Areas

	Number of Counties	Regional Planning Body or Council of Government(s)	Iowa Public Use Microdata Area(s)
North Tier	23	<ul style="list-style-type: none">• Northwest Iowa Planning and Development Commission• MIDAS Council of Governments• North Iowa Area Council of Governments	00100, 00200, 00900
Northeast	11	<ul style="list-style-type: none">• Iowa Northland Regional Council of Governments• Upper Explorerland Regional Planning Commission	00300, 00400
Southeast	11	<ul style="list-style-type: none">• East Central Intergovernmental Association• Bi-State Regional Commission• Southeast Iowa Regional Planning Commission	00500, 01800, 01900
East Central	10	<ul style="list-style-type: none">• East Central Iowa Council of Governments• Region 6 Planning Commission	00600, 00700, 00800
Central	8	<ul style="list-style-type: none">• Central Iowa Regional Transportation Planning Alliance• Des Moines Area Metropolitan Planning Organization	01400, 01500, 01600, 01700
Northwest	11	<ul style="list-style-type: none">• Region XII Council of Governments• Siouxland Interstate Metropolitan Planning Council	01000, 01100
Southwest	8	<ul style="list-style-type: none">• Metropolitan Area Planning Agency• Southwest Iowa Planning Council	01200
South Tier	17	<ul style="list-style-type: none">• Southern Iowa Council of Governments• Chariton Valley Planning & Development• Area 15 Regional Planning Commission	01300

Source: Gruen Gruen + Associates

As Table I-2 shows, the Central Region contains approximately 25 percent of the State's population, jobs, and labor force. The East Central Region is the second largest, containing 17 to 18 percent of the State's total population, labor force, and jobs. These two regions contain the State's four largest metropolitan counties: Dallas, Johnson, Linn, and Polk. The Southeast Region is comparable in size, representing approximately 17 percent of population, jobs, and labor force in the State. Each of the other regions contain between 5 and 12 percent of the State's total population and employment base.

TABLE I-2: Distribution of State Population, Labor Force and Jobs by Region

	Population		Civilian Labor Force		Jobs	
	#	% of State	#	% of State	#	% of State
North Tier	360,430	11.8	195,990	11.7	234,035	12.0
Northeast	300,044	9.8	167,300	10.0	187,614	9.6
Southeast	514,568	16.9	280,120	16.8	325,500	16.7
East Central	521,744	17.1	297,210	17.8	353,993	18.1
Central	744,678	24.4	409,170	24.5	502,572	25.7
Northwest	230,233	7.6	126,790	7.6	143,363	7.3
Southwest	183,381	6.0	95,460	5.7	97,559	5.0
South Tier	191,277	6.3	98,020	5.9	108,525	5.6
STATE	3,046,355	100.0	1,670,060	100.0	1,953,161	100.0

Sources: U.S. Census Bureau; Bureau of Labor Statistics; Bureau of Economic Analysis;
Gruen Gruen + Associates.

The East Central and Central Regions of the State contain a higher proportion of jobs than they do population and labor force.

GLOSSARY OF TERMS

Age Cohort: a group of people of the same age or belonging to the same age group.

Baby Boomers: the generation of people born between 1946 and 1964, who are now between the ages of 48 and 66. In 2010, most Baby Boomers (also referred to as "boomers") were between the ages of 45 and 64.

Commute Shed: or labor shed, is the geographic area from which an employment center draws the majority of its labor.

Cost-Burden Rate: the percentage of households who expend 30 percent or more of their before-tax income on housing and related expenses (utilities, taxes, insurance, etc.).

Generation Y: the generation that is predominately the children of Baby Boomers, who were generally born between 1980 and 2000 (also commonly referred to as "Echo Boomers"). Generation Y is now between the ages of 12 and 32.

Great Recession: between December 2007 and June 2009, The United States went through its longest, and by most measures worst economic recession since the Great Depression, frequently referred to as the "Great Recession." For example, see:

<http://www.cbpp.org/cms/index.cfm?fa=view&id=3252>

<https://www.russellsage.org/publications/great-recession>

Metropolitan County: a county classified as part of a Metropolitan Statistical Area ("MSA" or "Metro Area") by the U.S. Office of Management and Budget. MSA's contain a core urban area with a population of at least 50,000. Each MSA contains one or more counties that are socially and economically linked to the core urban area, as measured by commuting patterns.

Micropolitan County: a county classified as part of a Micropolitan Statistical Area ("Micro Area"). Micro Areas contain an urban core of at least 10,000, but less than 50,000, in population. Like MSA definitions, Micro Area definitions contain counties that exhibit a high degree of linkage to the urban core.

Non-Metro County: a county that is not contained in either a Metropolitan Statistical Area or a Micropolitan Statistical Area.

Note that Metro, Micro, and Non-Metro classifications are not explicitly correlated to urban and rural areas. A Metropolitan County, for example, can contain rural areas while a Non-Metro County may contain an urbanized area (although its population will be less than 10,000).

In-Migration: inflows of people to a geographic area (e.g. people moving to an area).

Out-Migration: outflows of people from a geographic area (e.g. people moving away from an area).

Net Positive Migration: when in-migration (inflows) exceed out-migration (outflows).

Net Negative Migration: when out-migration (outflows) exceed in-migration (inflows).

Natural Increase: an increase in population due to higher birth than death rates (e.g. more people born than dying in a given period of time).

Median Multiple: the ratio of median household income to median owner-occupied home price, commonly used to evaluate the comparative affordability of a housing market.

Senior Household: a household containing at least one person age 65 or older.

Workforce Household: a household containing at least one active member of Iowa's labor force.

ANALYSIS SUMMARY

How have the housing needs of Iowans changed?

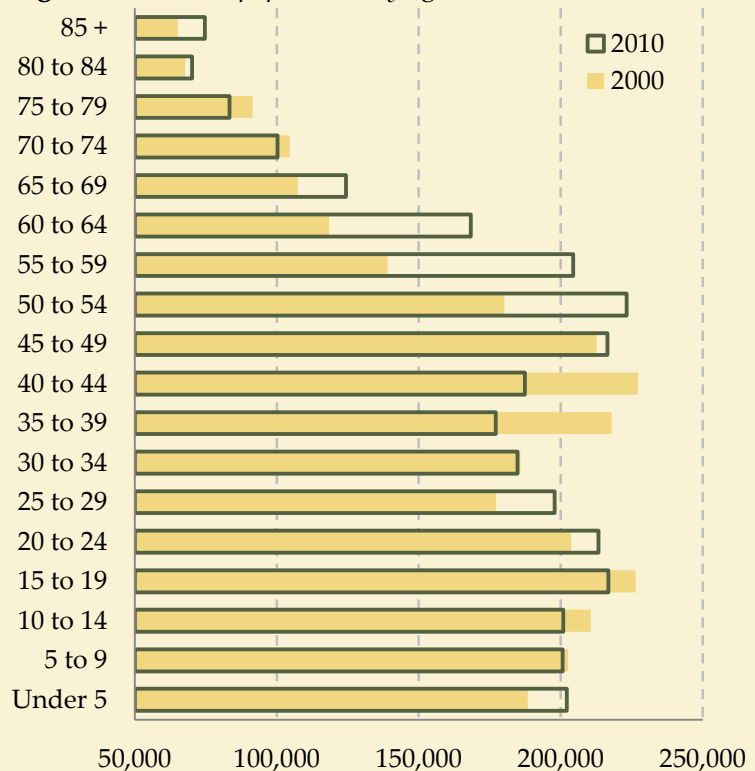
Iowa's population has become

older. Iowa's median age increased from 36.6 years in 2000 to 38.1 years in 2010. Over the decade, the state's population between the ages of 50 and 69 grew by 175,000 or 32 percent. The largest population increase over the 2000-2010 decade occurred in the 55 to 64 age cohort; which grew by more than 115,000 people or 45 percent. With the upward age shift occurring among the Baby Boomer population, the number of middle-aged adults between the ages of 35 and 49 declined rapidly over the decade from 660,000 persons in 2000 to 580,000 persons by 2010.

Iowa's population has become

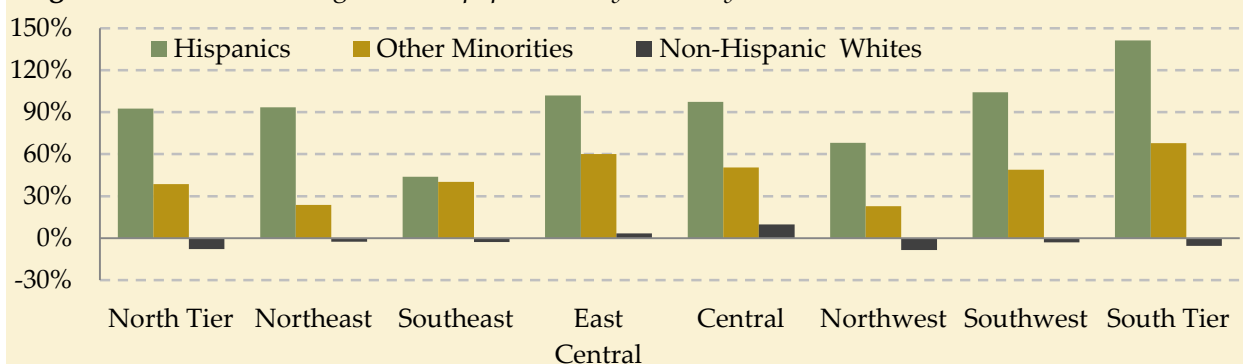
more diverse. The Hispanic population, although still relatively small, is the fastest-growing segment of Iowa's population base. Hispanics now represent five percent of Iowa's population. The Hispanic population grew at an average annual rate of eight percent over the 2000-2010 decade. Polk County alone accounted for approximately one-quarter of the statewide Hispanic population growth. Outside of Iowa's metropolitan areas, the Hispanic population has grown more significantly in counties heavily concentrated in farm and food manufacturing employment.

Figure I-1: Iowa's population by age, 2000 and 2010



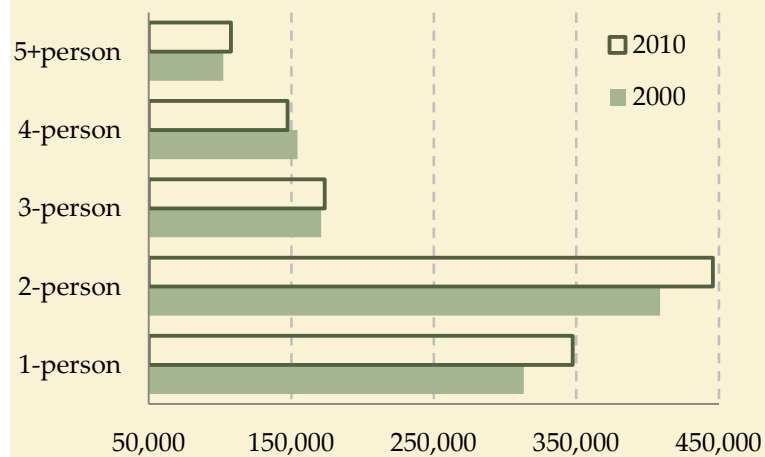
Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Figure I-2: Percent change in Iowa population by ethnicity / race, 2000 to 2010



Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Figure I-3: Iowa households by size, 2000 and 2010



Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Iowa's households are getting smaller.

Like much of the Nation, the composition of households in Iowa is changing. Nearly all household growth over the decade was the result of single- and two-person households. Nonfamily households, which tend to be smaller than family households, accounted for approximately 72 percent of household growth over the decade. The number of family households with own children (age 18 or younger) living at home declined by approximately 14,000. Consistent with the aging of Baby Boomers in Iowa, the number of households headed by a householder between

the ages of 55 and 64 grew by 70,000 or 47 percent over the decade. The aging of Baby Boomer householders, and their families, has contributed to growth in single- and two-person households as children began to leave home over the decade. Hispanic population growth contributed to the small increase in larger-size households containing five or more persons.¹

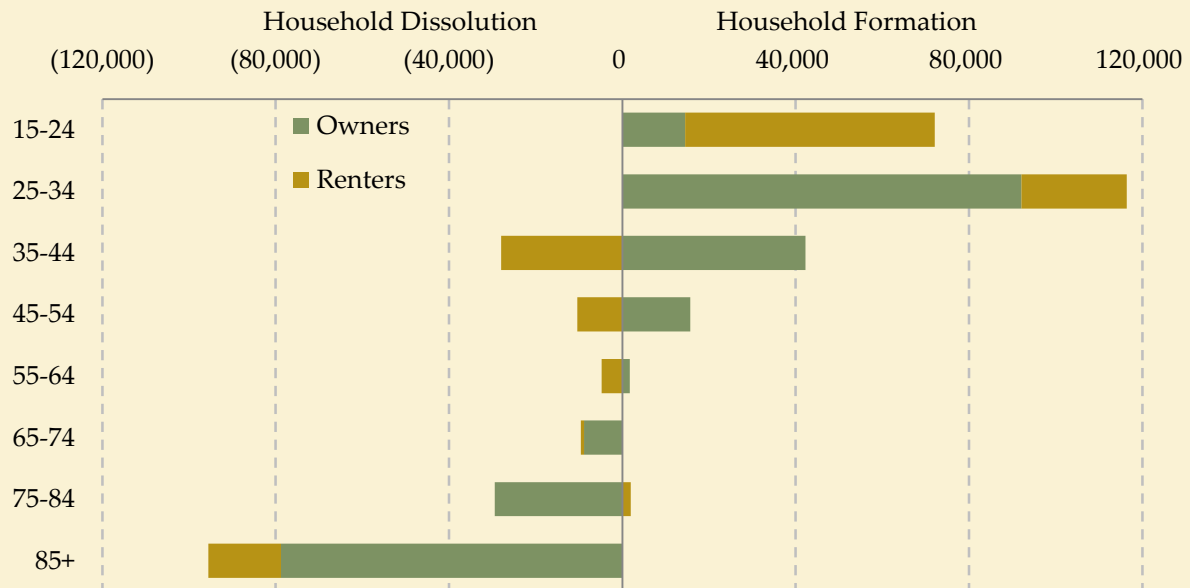
Householders between the ages of 25 and 34 formed more new households in Iowa than any other age cohort over the decade. The youngest householders (age 15 to 24) accounted for the second largest source of new household formation, with the majority being renters.² Household formation rates among homeowners remained positive over the decade for all age cohorts under age 65. Renter household dissolutions began to occur among householders aged 35 and older, and turned slightly positive again in the 75 to 84 age cohort. Younger-age household formation (below the age of 35) accounted for the majority of net household growth that occurred in Iowa between 2000 and 2010.

Although younger-aged households accounted for most new household formation over the decade, they did not represent the largest source of effective demand for new housing constructed. Effective demand for new housing over the decade was driven by middle-aged homeowners, primarily Baby Boomer households who were between the ages of 45 and 64 in 2010. Householders between the age of 35 and 64 represented 54 percent of demand for new housing constructed between 2000 and 2010, about 90 percent of which was for owner-occupied housing. Householders under the age of 35 comprised approximately 16 percent of new for-sale housing demand and 12 percent of new rental housing demand. More than 75 percent of younger households formed over the decade occupied existing housing units.

¹ Approximately seven percent of Hispanic households in Iowa are multi-generational; meaning they contain at least three generations of family members. Less than two percent of Non-Hispanic households in Iowa are multi-generational.

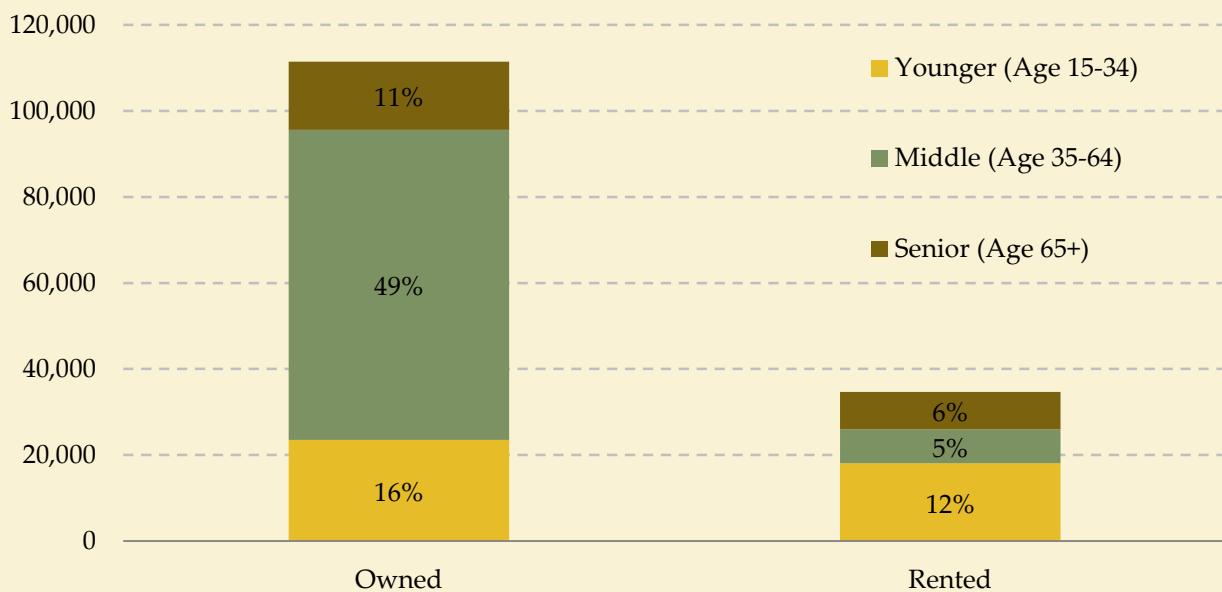
² Household formation is different than household growth. Household growth in a particular age cohort can occur over time as existing householders grow older. Household formation quantifies how changes in living arrangements result in new households being formed - such as when children "leave the nest," couples separate, or when two unrelated roommates each decide to live alone. Household dissolution describes the opposite of formation - when two or more households combine, or when ill health (or death) results in a vacated housing unit. Because changes in living arrangement are typically emblematic of life cycle events, formation rates usually decrease with age and dissolution rates increase with age.

Figure I-4: Household formation and dissolution in Iowa by age of householder and housing tenure, 2000-2010 decade



Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Figure I-5: Composition of new housing demand in Iowa by age of householder, 2000-2010 decade

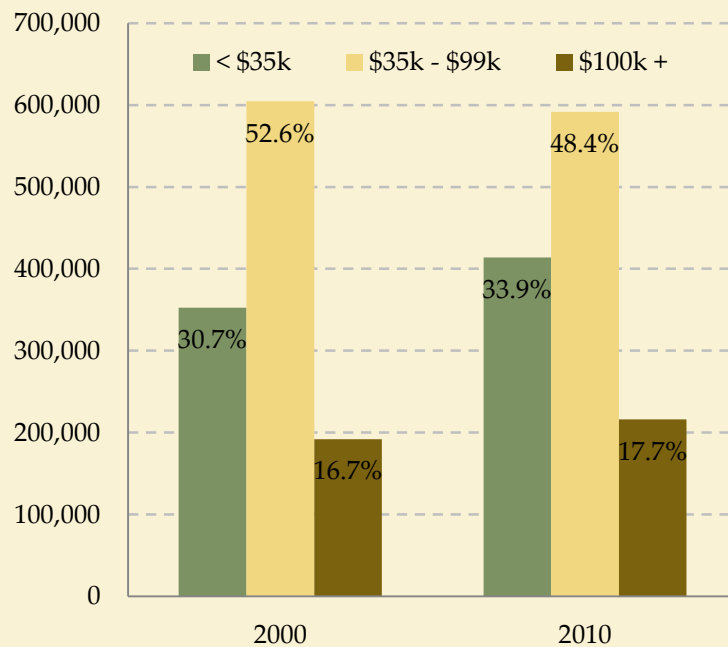


Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Household income has declined and the state is facing greater income disparity.

Average household income in Iowa, when adjusted for inflation, declined slightly over the decade by \$2,000 or three percent. In 66 of Iowa's 99 counties, real median household income declined. Consistent with an aging population, declining real wages, and an increasing number of lower-skilled immigrant laborers in some regions, the distribution of household income shifted over the decade. The number of households with annual income of less than \$35,000 grew by approximately 60,000 over the decade. The number of higher-income households (with annual income of \$100,000 or more) grew by approximately 25,000 over the decade. The number of households with annual incomes between \$35,000 and \$100,000 declined.

Figure I-6: Distribution of Iowa households by household income (\$2012)



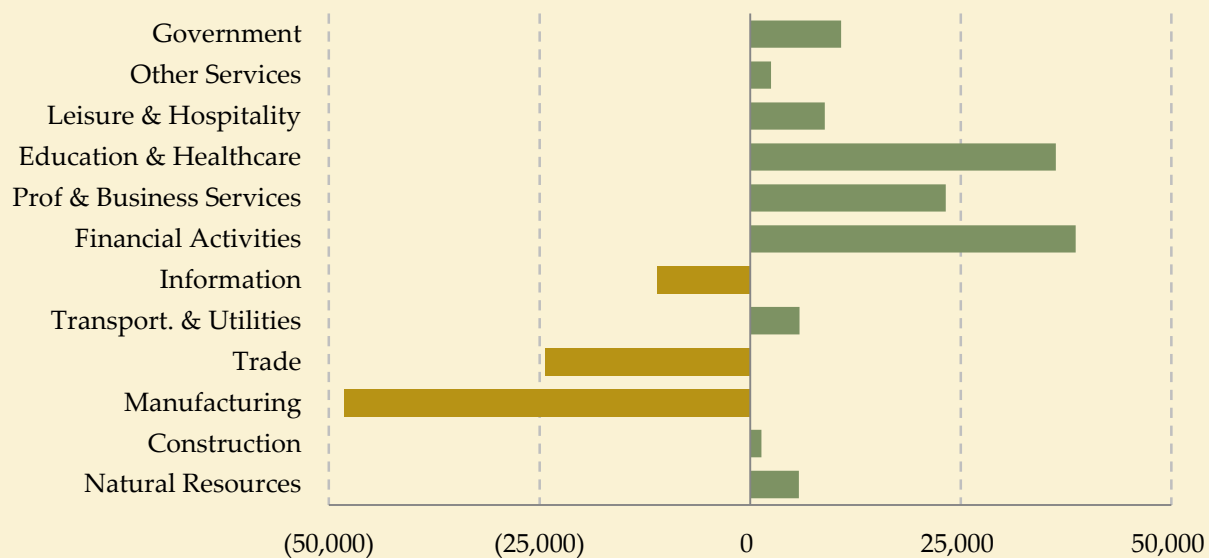
Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Iowa's economic base has continued to shift in favor of service-producing industry sectors.

Although this trend is not unique to Iowa, it has several implications for future housing demand and needs throughout the state. First, urban areas tend to provide the optimal environment for service-producing businesses to maximize opportunities for economic growth. Second, the households of workers employed in faster-growing industry sectors such as Financial Activities, Professional and Business Services, and Education and Healthcare tend to have higher incomes than the remainder of workforce households in Iowa. Just fewer than 30 percent of workers employed in these sectors are members of a household with more than \$100,000 in annual income, compared to 21 percent for all other workers employed in other sectors.

Over the 2000-2010 decade, the Financial Activities, Professional and Business Services, and Education and Healthcare sectors added 100,000 nonfarm jobs in Iowa. Employment in all other sectors declined by approximately 50,000 jobs. Jobs losses in Manufacturing and Trade (retail and wholesale) were particularly large. Continued job growth in sectors that tend to require more professional labor with higher levels of education and training will be conditioned - at least partially - upon the state's ability to provide housing that adequately responds to preferences and needs of higher-income households.

Figure I-7: Change in Iowa nonfarm employment by industry sector, 2000-2010



Sources: U.S. Bureau of Economic Analysis; Gruen Gruen + Associates.

How do housing needs differ across regions and metropolitan and rural areas?

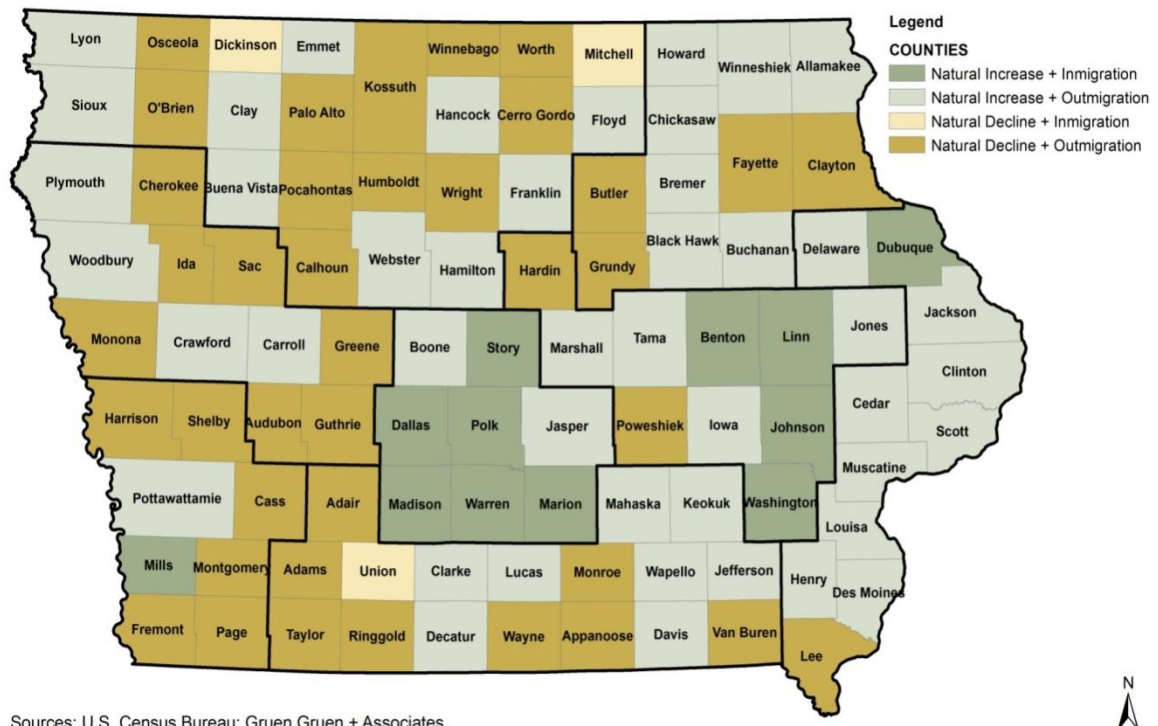
Many rural areas are faced with an eroding population, labor force, and employment base. The future housing needs of such areas are likely to be different than those of Iowa's growing metropolitan areas. Areas and communities experiencing outmigration and job losses may confront challenges associated with housing stock maintenance and disinvestment. These challenges are likely to be particularly evident in the North Tier, Northwest, and southern most counties of the state, aside from a few local exceptions. The Northeast, East Central, and Central regions of Iowa were the only regions that gained jobs, people, and households over the 2000 to 2010 period.

Population and household growth conditions across regions of the state have been quite different. The population in the Central and East Central regions of Iowa grew by more than the statewide population change over the 2000 to 2010 period. Nearly all net population gains within Iowa were concentrated in its Metropolitan counties. Outside of the Central and East Central regions, the preponderance of Micropolitan and non-Metropolitan counties experienced population declines over the past decade. Metropolitan counties have experienced population growth due to the combination of: (1) positive migration patterns; and (2) high rates of natural increase (i.e. more births than deaths). Conversely, a considerable number of

Region	Job Gains	Population Gains	Household Gains
North Tier			
Northeast	✓	✓	✓
Southeast		✓	✓
East Central	✓	✓	✓
Central	✓	✓	✓
Northwest			
Southwest		✓	✓
South Tier			
State Total	✓	✓	✓

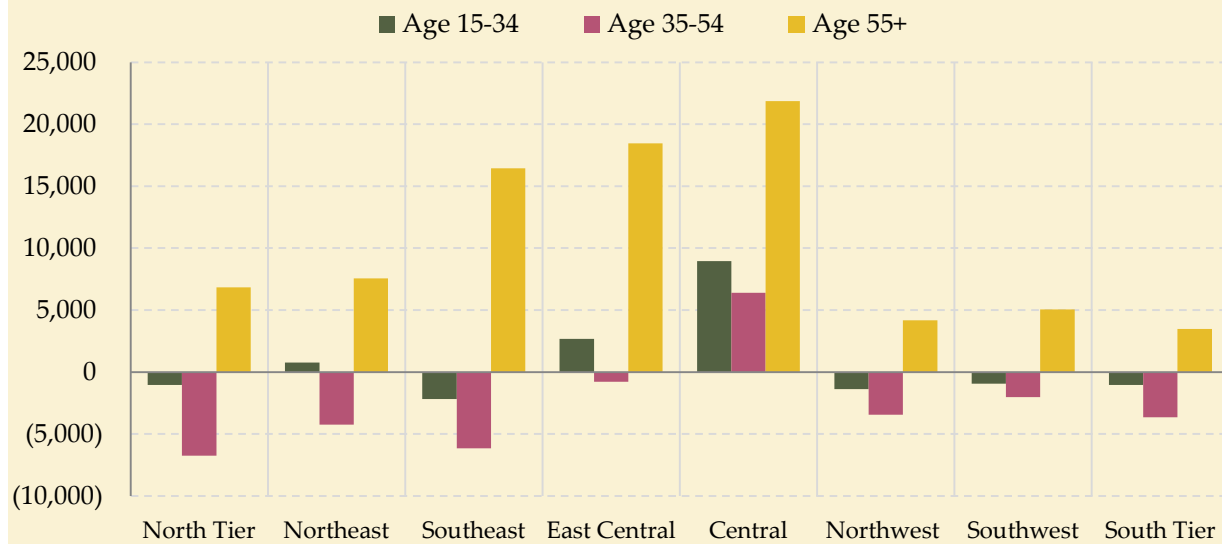
counties over the 2000-2010 decade - particularly in the North Tier, Northwest, Southwest, and South Tier regions - suffered population losses due to outmigration and natural declines. In 84 of Iowa's 99 counties (most of which are rural), the rate of natural population change has decreased so that deaths already outnumber births. As the population in many of these regions and counties continue to age, it would not be surprising if the rate of natural decrease escalates.

Components of Population Growth by County (2000-2009)



Younger households are moving from rural to metropolitan areas. Only three regions experienced positive growth in the number of younger (15 to 34 years of age) households over the decade: the Northeast, East Central, and Central regions. These are the only regions that experienced nonfarm employment growth over the period. The Central Region of Iowa was the only region to experience positive household growth among all age cohorts.

Figure I-8: Change in households by age of householder, 2000 to 2010

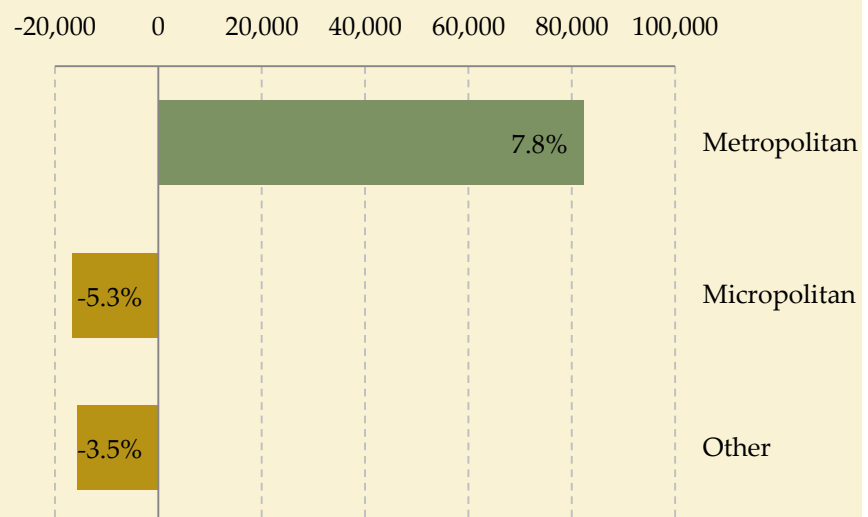


Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Small declines in younger-aged households (age 15 to 34) occurred in the North Tier, Southeast, Northwest, Southwest, and South Tier regions of Iowa. The number of households headed by a person age 55 or older grew in all regions of Iowa over the decade.

Larger urban areas are capturing most job growth. Nonfarm employment growth has been largely concentrated in Iowa's metropolitan areas and driven by financial, professional service, and education and healthcare activities. Farm employment throughout Iowa, despite strong growth in the value of agricultural production, continued to decline over the decade. Historical shifts in the structure of Iowa's employment base can be expected to continue, as the majority of future nonfarm job growth is forecast to be concentrated in the Financial Activities, Professional and Business Services, and Education and Healthcare sectors. Metropolitan areas in the Central and East Central regions of Iowa (Des Moines, Ames, Iowa City, and Cedar Rapids) grew particularly rapidly over the decade, relative to smaller urban areas and rural regions of Iowa.

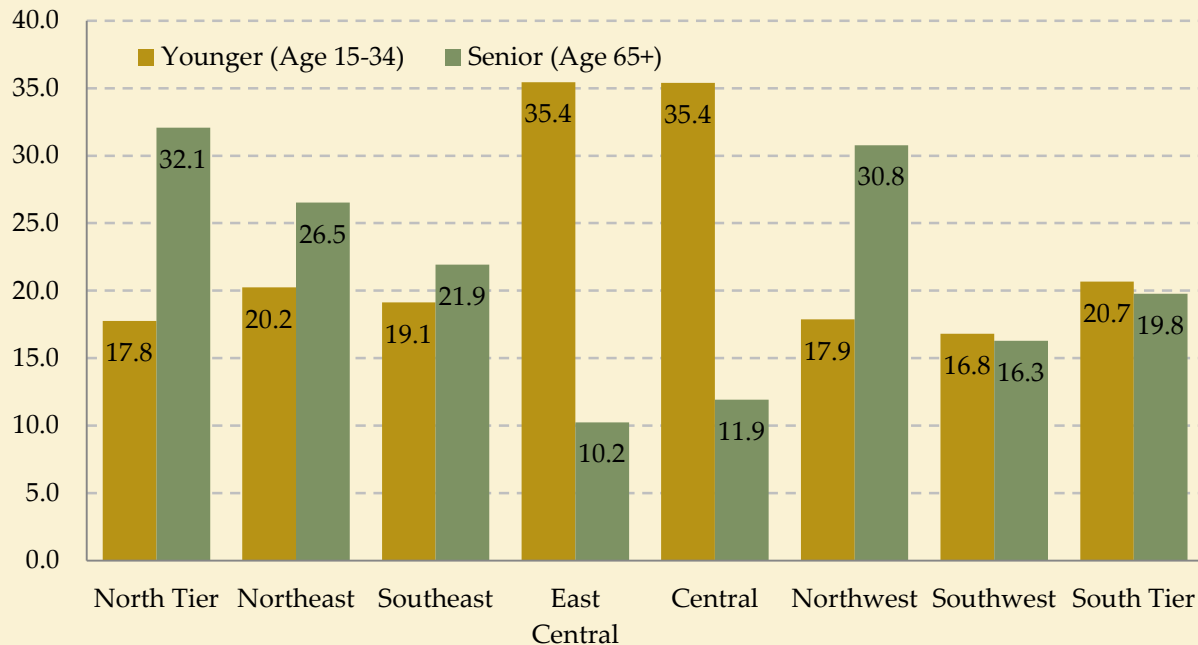
Figure I-9: Nonfarm employment change, 2000-2010



Sources: U.S. Bureau of Economic Analysis; Gruen Gruen + Associates.

The composition of effective demand for new housing varies. Middle-aged households comprised the majority of demand for new housing built over the 2000-2010 decade, which is not unusual. The ratio of owner-occupied units to rental units delivered and occupied was 3.2; indicative of Iowa's high and comparatively stable homeownership rate (the ratio approximated 2.3 nationwide). Senior (age 65+) households represented the smallest segment of overall new statewide housing demand over the decade. Outside of Iowa's metropolitan areas, however, senior households already have begun to comprise a larger share of demand than younger-aged households.

Figure I-10: Percent of demand for new housing built between 2000-2010, by age of householder



Sources: U.S. Census Bureau, 2010 American Community Survey; Gruen Gruen + Associates.

In northern regions of Iowa, senior households comprised more than 25 percent of new housing demand over the decade. In the Central and East Central regions, younger (age 15 to 34) households comprised more than 35 percent of demand - most of which was for rental housing. Younger households represented between 17 and 21 percent of total new housing demand in each other region of Iowa. Differences in the composition of new housing demand across regions can be expected to persist. Because the Central and East Central regions of Iowa are forecast to generate more than 50 percent of statewide employment growth over the 2010-2020 decade, younger- and middle-aged household formation will likely continue to occur more rapidly in these regions containing Iowa's largest metropolitan areas.

How well is the housing stock meeting housing needs?

Housing costs have increased more rapidly than household incomes. Iowa housing values increased faster than inflation over the decade. Relative to household incomes, the median cost of a home in Iowa grew by 23 percent over the decade (compared to a 26 percent increase nationwide). The median monthly cost of a rental unit in Iowa, as a percentage of income, grew from 14 to 16 percent over the decade. Again, this is not an experience unique to Iowa, but a widening gap between incomes and housing costs does present challenges - particularly as it relates to housing new and younger members of the workforce who, more often than not, occupy existing units of the housing stock. In 2000, the ratio of median home value to median income in Iowa was 2.09. By 2010, this ratio had increased to 2.57.

	2000	2010	Increase
IOWA:			
Ratio of Median Home Value to Median Household Income	2.09	2.57	+23%
Median Gross Rent as Percent of Median Household Income	14.3	15.7	+10%
UNITED STATES:			
Ratio of Median Home Value to Median Household Income	2.85	3.59	+26%
Median Gross Rent as Percent of Median Household Income	17.2	20.5	+19%

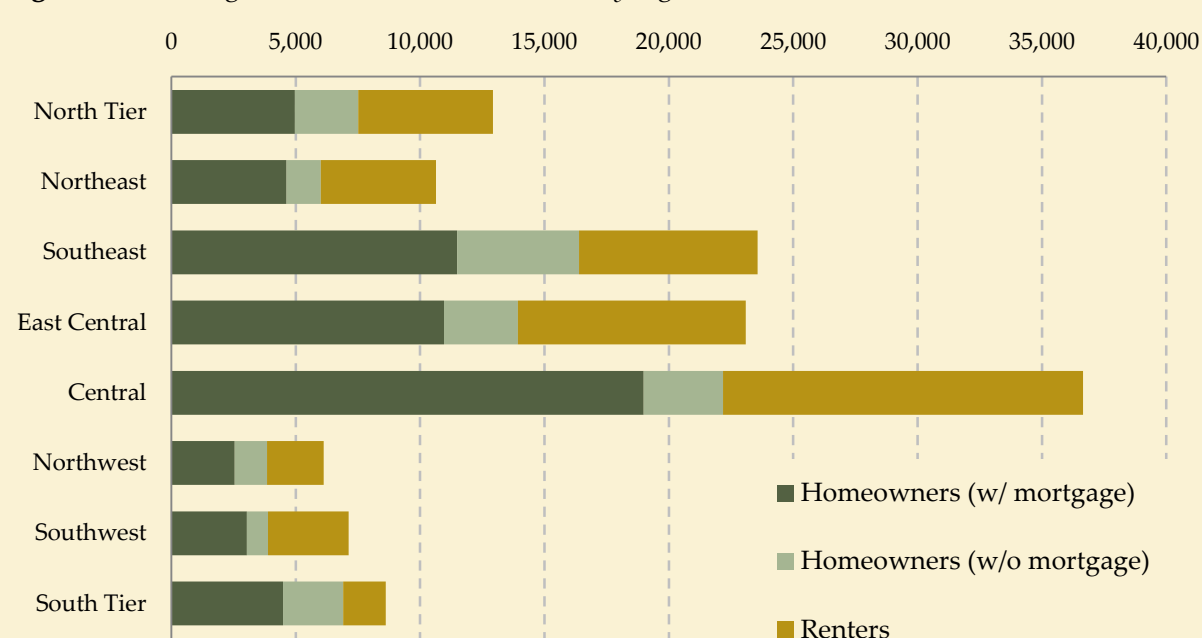
Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Owner-occupied housing values in Iowa are estimated to have appreciated relatively quickly over the decade, with the median home value growing at 4.1 percent annually. The Consumer Price Index for the Midwestern United States grew by 23 percent or 2.1 percent annually over the decade. Housing cost increases, not surprisingly, were most notable in regions of Iowa - such as the Central and East Central regions - that experienced the highest rates of job growth and new household formation. Despite this, Iowa's housing stock still remains comparatively affordable. Among neighboring Midwest states, Iowa still exhibits the lowest ratio of median home value to median household income.

Housing cost-burden rates increased for both homeowners and renters over the decade. With housing costs escalating more significantly than household incomes throughout the state, more than 45 percent of Iowa's renter households and 20 percent of Iowa homeowners were cost-burdened in 2010 (paying more than 30 percent of their income towards housing and related expenses). In 2000, only 34 percent of renter households and 14 percent of homeowners were cost-burdened.³

³ Homeowners or renters who expend more than 30 percent of their before-tax income on housing and related expenses, such as utilities, insurance, and taxes, are considered cost-burdened.

Figure I-12: Change in cost-burdened households by region and tenure, 2000 to 2010



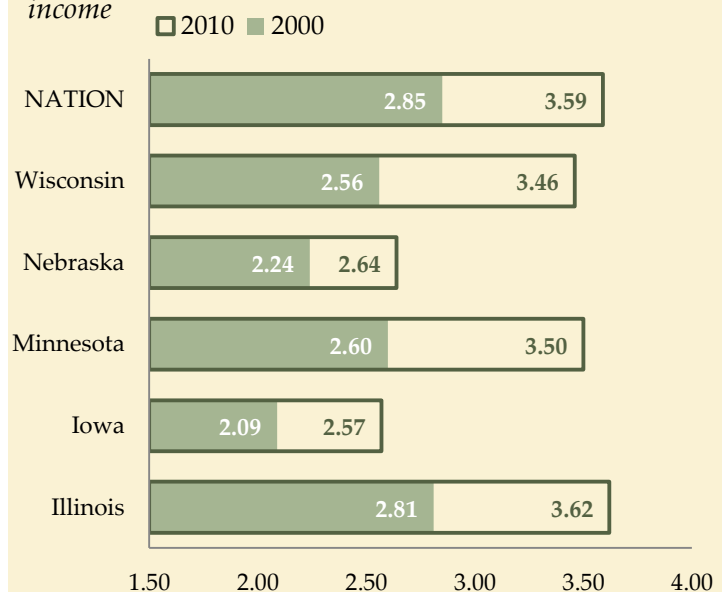
Sources: U.S. Census Bureau; Gruen Gruen + Associates.

The absolute number of cost-burdened households in Iowa grew by 129,000. Renters comprised approximately 37 percent of the cost-burdened household increase, a disproportionate share given that only 28 percent of Iowa's households were renters in 2000 and 2010. Changes in both the absolute number and percent of cost-burdened households were greatest in regions containing the preponderance of Iowa's urban population.

Housing inventory is aging and in need of rehabilitation in some regions.

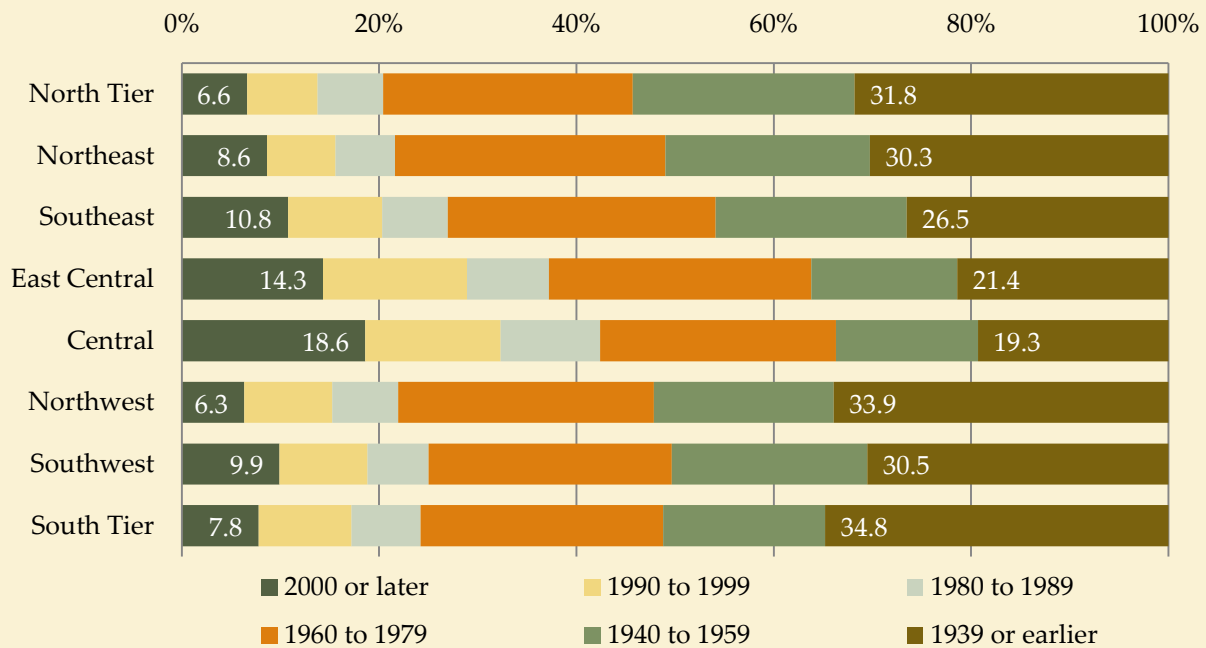
According to 2010 American Community Survey results, approximately 12 percent of Iowa's housing stock was built over the 2000-2010 decade. More than one-quarter of the state's housing inventory, however, is now greater than 70 years of age. Housing maintenance and replacement needs in areas with the oldest housing stock tend to increase. Physical deterioration of the housing stock is a reality faced by all regions of Iowa; although those experiencing limited job growth and new household formation are most likely to lack the market incentives that stimulate investment in- and maintenance of- the oldest units of the housing inventory.

Figure I-11: Ratio of median home value to median income



Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Figure I-13: Percentage of housing stock by year built, 2010

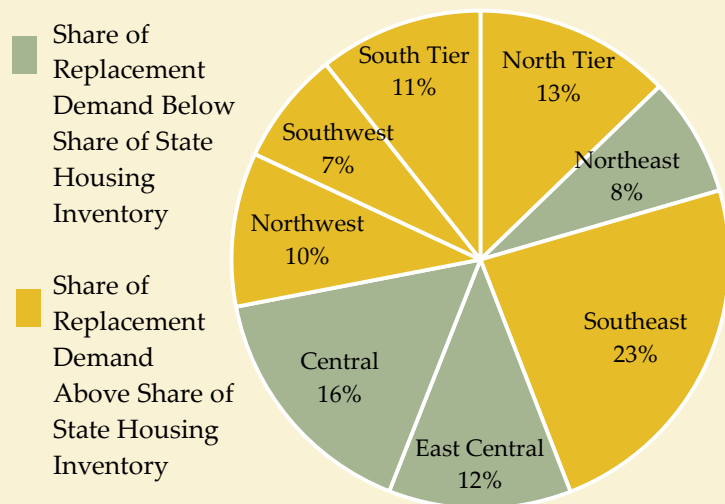


Sources: U.S. Census Bureau; Gruen Gruen + Associates.

The South Tier and Northwest regions possess the oldest housing inventory in the state, with 34 to 35 percent of units built prior to 1940. Units originally built before 1960 (so now more than 50 years old) represent the majority of existing housing supply in the North Tier, Northeast, Northwest, Southwest, and South Tier regions.

Based on Census data, approximately 50,000 housing units are estimated to have been lost (to demolition, conversion, disaster, etc.) and subsequently replaced over the 2000-2010 decade. In regions with the oldest housing inventories, replacement needs comprised the majority of demand for new units built over the decade. The Southeast, South Tier, North Tier, Southwest, and Northwest regions of Iowa comprised a disproportionate share of housing replacement demand in the past decade. These regions of Iowa comprise less than 50 percent of the statewide housing stock, but represented more than 65 percent of new housing built over the decade to replace lost units.

Figure I-14: Distribution of statewide housing replacement demand, 2000-2010



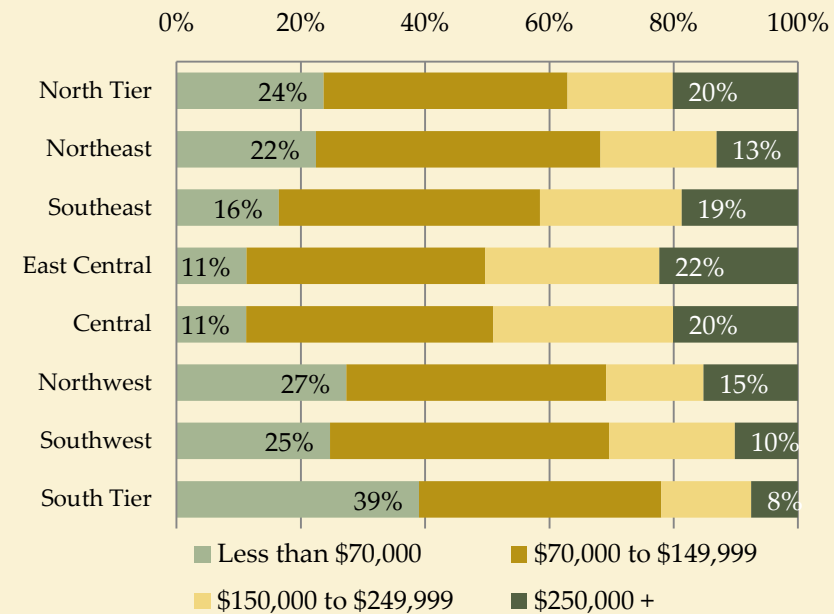
Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Some regions lack higher-end housing to support local economic development.

Communities and regions in which limited new housing has been developed may lack housing that meets the needs and contemporary preferences of higher income households, many of which provide sources of specialized and skilled labor to support the provision of health and other services to the local population base. Regions experiencing limited new construction of housing over the decade, such as the South Tier or Southwest regions, possess a limited and comparatively small supply of

available higher-priced housing (less than 10 percent of units available for sale are at prices above \$250,000). By contrast, units priced at \$250,000 or above comprise more than 20 percent of the for-sale housing inventory available in Central and East Central regions of Iowa. Particularly in the South Tier, units at the lowest price points (below \$70,000) comprise a disproportionately large share of housing available for sale.

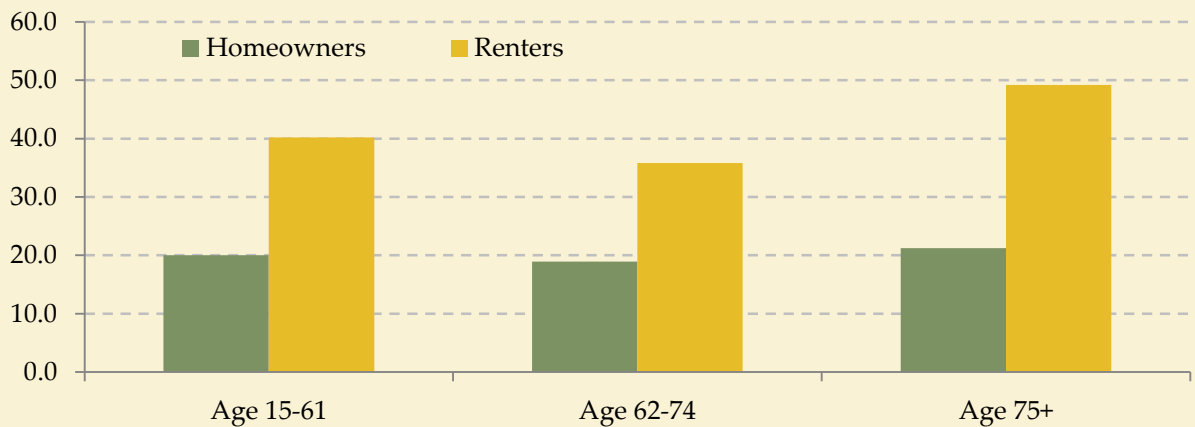
Figure I-15: Percent of for-sale housing available by price, 2012



Sources: Iowa Association of Realtors; Gruen Gruen + Associates.

What are the housing needs for Iowans in specific demographic groups that the private market is not likely to address?

Elderly renters. According to the U.S. Department of Housing and Urban Development (HUD), a high proportion of elderly renters in Iowa have a housing problem related to cost-burdens, overcrowding, or inadequate facilities. The vast majority (more than 80 percent) of older households in Iowa own housing. Older households that do rent tend to be challenged to find adequate rental housing. Approximately 50 percent of renters age 75 or older are estimated to experience a housing problem.

Figure I-16: Percent of elderly and non-elderly households in Iowa with a HUD-defined housing problem

Sources: HUD, CHAS Dataset 2006-2008; Gruen Gruen + Associates.

Low/very low income households who are severely cost-burdened. In 2010, more than 84 percent of households with incomes below \$20,000 were unable to find affordable rental housing (costing the equivalent of not more than 30 percent of income). More than three-quarters of these low income renter households spent 35 percent or more of their income on housing. Only 58 percent of such households expended 35 percent or more of their income on rental housing in 2000. The balance between low income renter households and the number of rental units available at prices affordable (30 percent of income) to those households shifted considerably over the 2000-2010 decade.

	2000	2010	Change
Number of Renter Households with Annual Income Below \$20,000	128,600	126,500	(2,100)
Number of Rental Housing Units Affordable to Them	159,500	87,500	(72,000)

Sources: U.S. Census Bureau; Gruen Gruen + Associates.

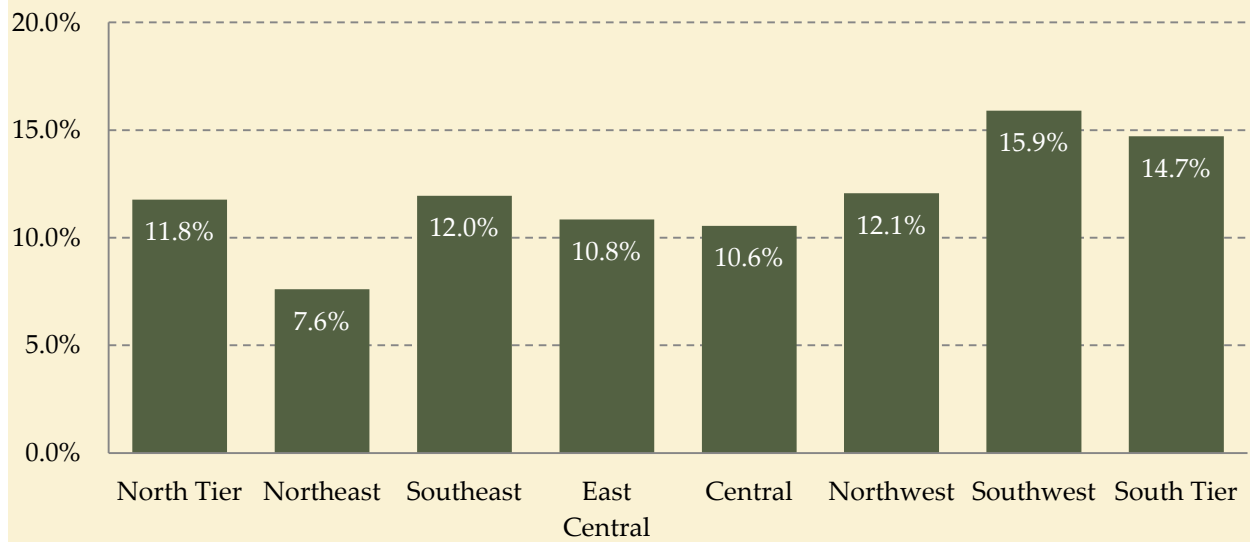
In 2000, based on Census data, Iowa contained a surplus of approximately 30,000 rental units at prices affordable to lower-income households. By 2010, a relatively large deficit of nearly 40,000 units existed. The number of renter households with incomes below \$20,000 remained essentially stable over the decade, while the supply of units with monthly gross rents below \$500 declined by more than 70,000. This is emblematic of a growing value gap for affordable rental housing, in which the costs to build new housing - or rehabilitate existing housing - exceed supportable market rents in many areas. The persistently high number of renter households who can afford only minimal housing costs, at the same time, tends to lead to the deterioration and eventual loss of older, smaller, and lower-priced non-subsidized housing meeting the housing needs of many lower-income households in Iowa.⁴

Persons with disabilities have a unique housing need (often related to accessibility, mobility, or in-unit care). As Iowa's population ages, the numbers of persons with a special housing need related to

⁴ As summarized in the U.S. Department of Housing and Urban Development's Spring 2011 edition of *Evidence Matters*, these properties - because of their age and location - tend to "operate at modest rents, which benefit low-income tenants but jeopardize the long-term financial viability of the projects, and their accumulating unmet maintenance needs ultimately result in high loss rates."

a disability can be expected to grow. According to the 2010 Census, approximately 352,549 Iowans over the age of five (11.5 percent of the State population) have one or more disabilities. The Census defines disability as a mental, physical, or health condition that lasts over six months. Given the fact that 45 percent of these individuals are over the age of 75, the percentage of the population with disabilities is likely to increase as the population ages in the coming decades. Figure I-17 shows the percent of the population with a disability by region.

Figure I-17: *Percent of 2010 population with a disability*



What has been the impact of the housing market collapse and subsequent foreclosure crisis on Iowans?

A review of secondary data suggests the following key conclusions with respect to the scope of foreclosure problems in Iowa:

- The rate of foreclosure in Iowa has and continues to be considerably lower than many other states and regions of the country;
- Undoubtedly a reflection of Iowa's comparatively affordable housing market and less severe job losses resulting from the Great Recession, the rate of mortgage delinquency is quite low. Fewer homeowners falling behind on mortgage payments naturally results in a lower rate of foreclosure action;
- High-risk mortgage loans - such as subprime, jumbo, and Alt-A loans - represent a much smaller share of active loans throughout the state than they do throughout the Nation;
- On-the-whole, Iowa's metropolitan areas have been less severely impacted by the foreclosure crisis than its micropolitan or rural areas. This is not surprising given the patterns of employment growth and employment decline in such areas; and

- While the rate of foreclosure is low in Iowa, concentrations of foreclosure activity in pockets of several urban areas leave these areas more vulnerable to negative destabilizing effects.

Programs and policies have been identified that can effectively address challenges associated with foreclosure-related neighborhood and housing problems and are discussed in Chapter III.

Forecast of Workforce Housing Demand: 2010-2020

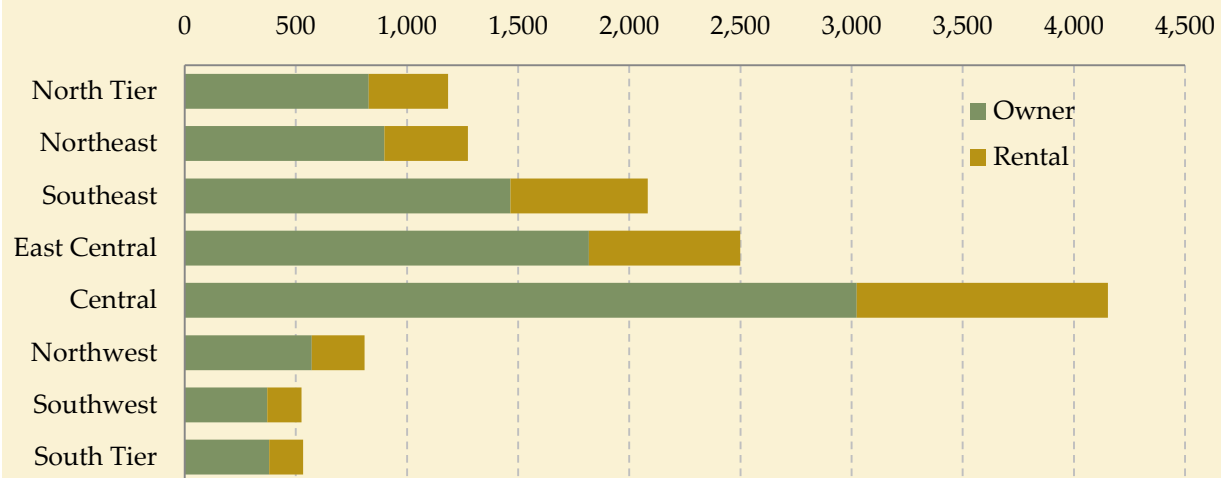
Job growth is forecast to occur most rapidly in Iowa's metropolitan areas containing higher-skilled service sectors. According to the Labor Force & Occupational Analysis Bureau of the Iowa Workforce Development Department, over the 2010-2020 decade, the State of Iowa is forecast to add more than 230,000 nonfarm jobs. Financial activities, professional and business services, and education and healthcare are forecast to comprise 53 percent of statewide job growth over the decade.

Single- and two-person households are forecast to comprise the majority, or 55 percent, of workforce household growth. Based on the demographic and household composition characteristics of Iowa's workforce, the employment growth forecast of approximately 235,000 new jobs means that approximately 131,000 new workforce households⁵ will be added within the state over the 2010 to 2020 decade. The majority - 55 percent - of these additional households will consist of one- or two-persons. Workforce households containing two-persons and no children comprise nearly one-third of the total household growth forecast. Most of this growth can be expected to occur in the Central and East Central regions of Iowa which are forecast to comprise 51 percent of statewide workforce household growth. The Southwest, Northwest, and South Tier regions of Iowa are each forecast to comprise less than seven percent of statewide workforce household growth over the 2010-2020 decade.

Approximately 37,000 rental units and 94,000 owner-occupied units are forecast to be needed to accommodate workforce growth. Rental units are forecast to comprise approximately 28 percent of future housing demand associated with the forecast increase in employment and associated workers. The majority, or 72 percent, of workforce housing demand is forecast to be for owner-occupied units. Average annual workforce housing demand (for new or existing units) is forecast to exceed 4,000 units per year in the Central Region and approximately 2,000-2,500 units per year in each the Southeast and East Central regions.

⁵ A "workforce household" contains at least one active member of the labor force. Approximately 62 percent of current workforce households in Iowa contain more than one worker.

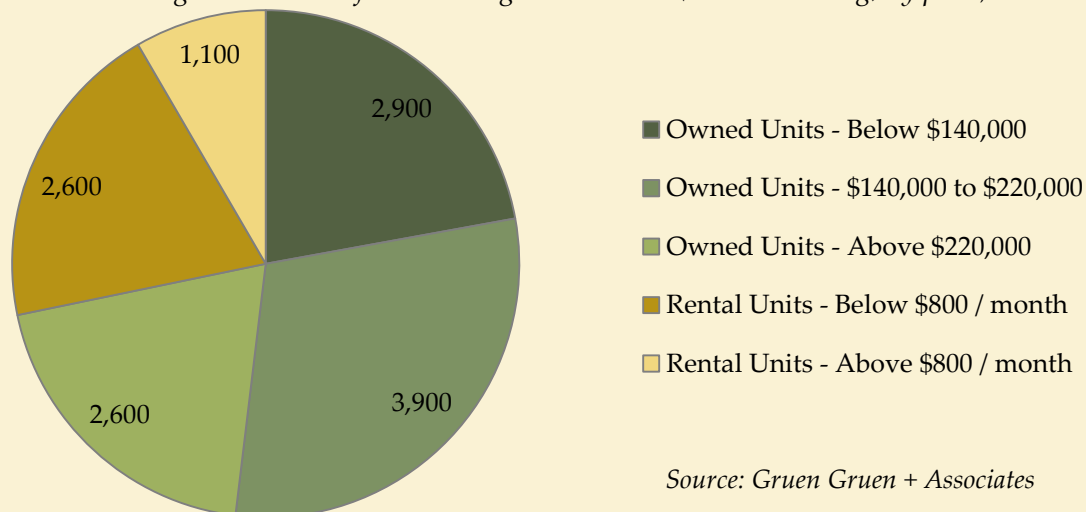
Figure I-18: Average annual workforce household growth, 2010-2020, number of units needed (new



Source: Gruen Gruen + Associates

Moderately-priced owner-occupied units are forecast to comprise the largest component of workforce housing demand. Owner-occupied units priced between \$140,000 and \$220,000 represent 3,900 units of demand annually or approximately 30 percent of total statewide workforce housing demand. For-sale units priced below \$140,000 and above \$220,000 each represent about 20 percent of annual workforce housing demand.

Figure I-19: Average annual workforce housing units needed (new or existing) by price, 2010-2020

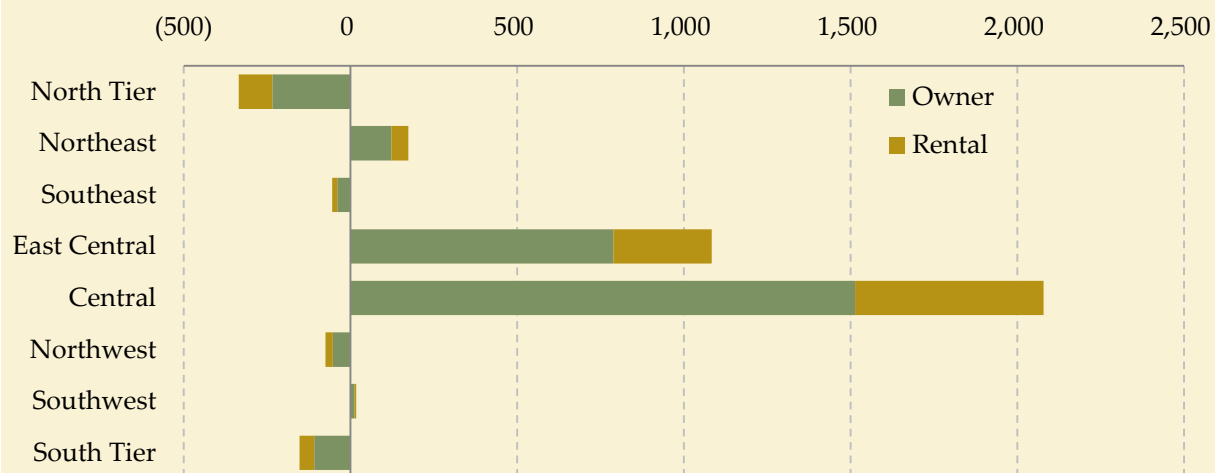


Source: Gruen Gruen + Associates

Lower-priced rental units, with monthly gross rents below \$800, comprise another 2,600 units of annual workforce housing demand or approximately 20 percent of total statewide need. Rental units with monthly rents exceeding \$800 per month comprise a relatively small share of overall workforce housing demand at less than eight percent of the total. The forecast addition of nearly 45,000 jobs in lower-wage sectors such as Leisure and Hospitality, Retail Trade, and Other Services can be expected to stimulate a need for low-cost rental housing.

If employment growth does not materialize as forecast, many regions of Iowa are likely to continue to face erosion of housing demand. The Iowa Workforce Development Department's forecasts of nonfarm employment predict that positive job growth will occur in all regions of Iowa over the 2010-2020 decade. Over the past decade, as reviewed, job growth did not occur uniformly throughout the state. If historical patterns of employment growth and decline persist, the East Central and Central regions can be expected to experience an even larger share of statewide workforce housing needs. If historical nonfarm employment growth rates (from the 2000-2010 period) are applied to the forecast of future workforce household change by region of Iowa, the East Central and Central regions would be expected to respectively add approximately 1,000 and 2,000 workforce households per year. The Northeast region would experience average annual workforce housing needs of approximately 200 units per year. The workforce in each other region of Iowa would decline, resulting in declining demand for workforce housing.

Figure I-20: Average annual workforce household growth (or loss), 2010-2020, historical trendline alternative forecast*

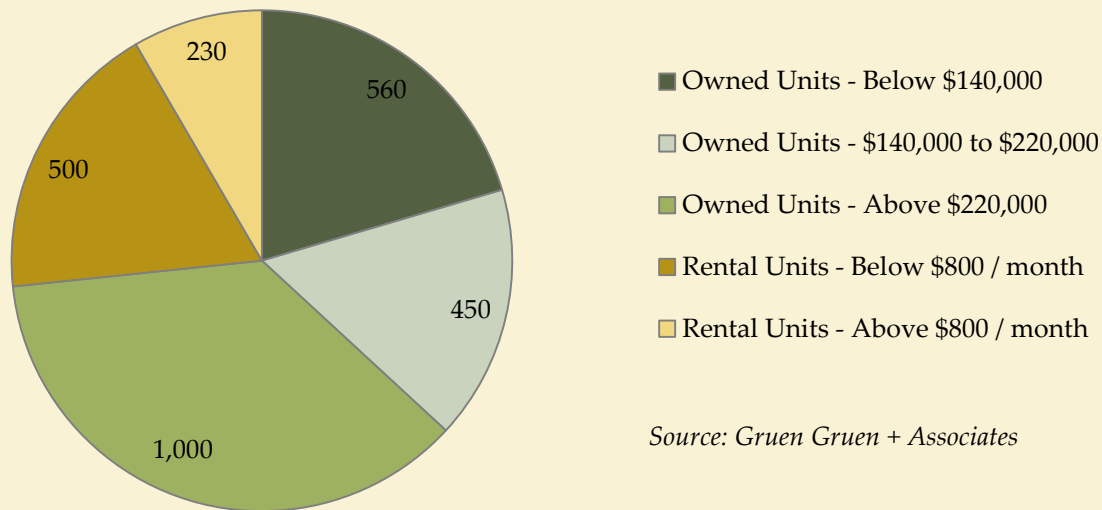


*Based on historical nonfarm employment growth rates that occurred over past decade.

Source: Gruen Gruen + Associates

If the Iowa Workforce Development Department employment forecast does not materialize, the composition of new workforce housing demand is also likely to be different. Owner-occupied units priced above \$220,000 would comprise approximately 36 percent of annual statewide workforce housing demand. Rental units with monthly rents below \$800 would comprise about 18 percent of demand. If historical, rather than forecast, employment growth patterns prevail over the current decade, the composition of demand will primarily differ because an even larger share of workforce growth will likely be concentrated in Iowa's metropolitan regions.

Figure I-21: Average annual workforce housing units needed (new or existing) by price, 2010-2020, historical trendline alternative forecast

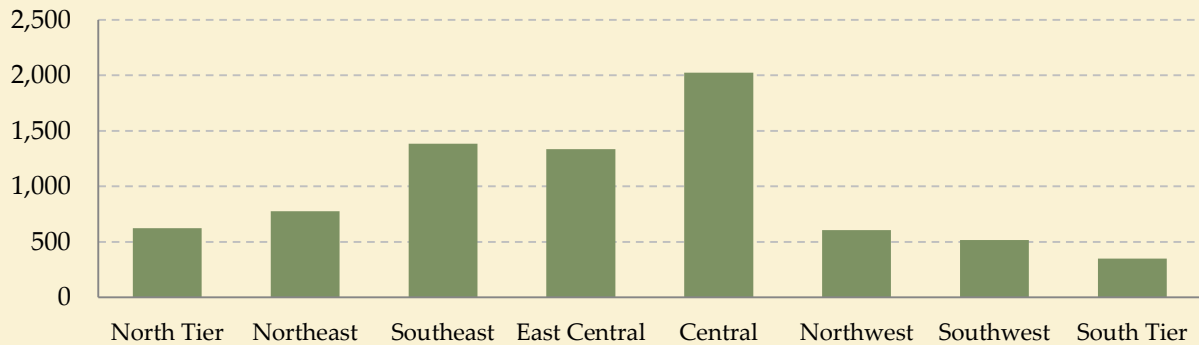


Forecast of Senior Housing Demand: 2010-2020

Iowa's senior (age 65+) population is forecast to grow by 26 percent or 118,000 over the 2010-2020 decade. Seniors between the ages of 65 and 74 are forecast to comprise approximately 88 percent of this population growth. Senior population growth is expected to occur most rapidly in metropolitan regions of Iowa with the Southeast, East Central, and Central regions forecast to experience the highest senior population growth rates over the decade. The number of senior households is forecast to grow by 78,000 statewide. Single- and two-person senior households are forecast to comprise more than 80 percent of that growth.

An additional 7,600 seniors over the decade can be expected to require beds or units in group quarters living facilities, such as skilled nursing facilities and residential care centers, if the share of the current senior population residing in group quarters is representative of the growth forecast to occur. The Southeast, East Central, and Central regions comprise 75 percent of the population growth forecast to occur among persons aged 75 or older in Iowa. Because older seniors are more likely to experience housing problems related to health or disability needs, the forecast suggests that a disproportionate share of such housing needs will likely apply to these regions.

Figure I-22: Forecast growth in senior group quarters population, 2010-2020



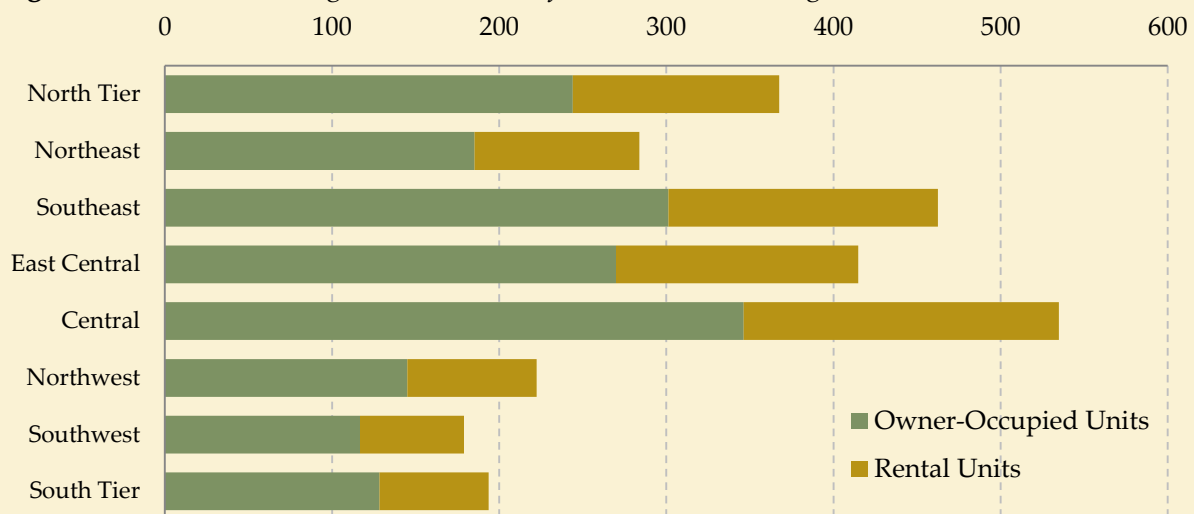
Source: Gruen Gruen + Associates

Many seniors prefer to remain in their home and community as they age. A variety of surveys indicate most older households, including Baby Boomers, plan to remain in their existing homes. In Iowa, about six percent of the senior (age 65+) population and seven percent of the Baby Boomer population (age 45 to 64) moved in 2010. Annual turnover rates for renters are much higher than for those occupying owned housing, but the vast majority (more than 80 percent) of Iowa's seniors own housing. According to the 2011 National Association of Realtors survey, only four percent of seniors indicated they are planning to buy a home within the next three years due to retirement or aging issues. In Minnesota, a recent survey of Baby Boomers indicated that the majority (68 percent) were unlikely to move in the next 10 years, and that 3-in-4 moves would likely be to owner-occupied housing.⁶

Average annual demand for new housing attributed to senior household turnover is forecast to be approximately 2,600 units per year statewide. Owner-occupied units are forecast to comprise approximately 65 percent of new senior housing demand or 1,700 units annually. Rental units are forecast to comprise 35 percent or 900 units of annual demand. Over the 2010-2020 period approximately 27,000 additional housing units may be needed to accommodate the growth and turnover of senior households. Demand in each of the Southeast, East Central, and Central regions is forecast to exceed 400 units per year. Average annual demand in the Northwest, Southwest, and South Tier regions is forecast to approximate 200 units per year.

⁶ "2010 Minnesota Baby Boomer Survey: Findings for Urban, Suburban and Rural Boomers." *Aging 2030 Issue Brief-Examining Issues Critical to the Age Wave*. Minnesota Department of Human Services.

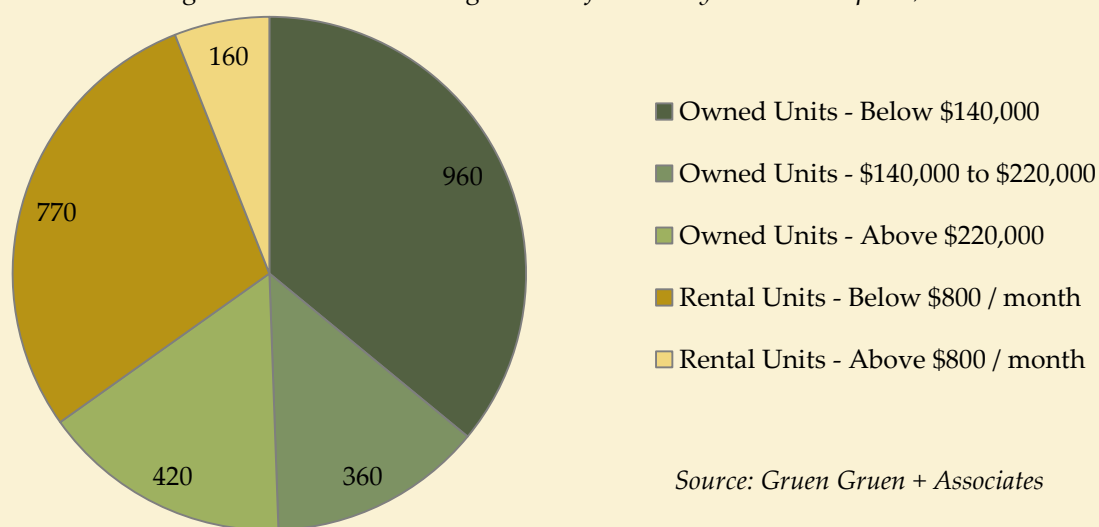
Figure I-23: Forecast average annual demand for new senior housing units, 2010-2020



Source: Gruen Gruen + Associates

A large share of demand for owner-occupied housing is forecast to materialize at price points below \$140,000. The majority of rental demand forecast over the decade is also at lower price points below \$800 in monthly rent. Approximately 55 percent of for-sale housing demand attributed to seniors in Iowa over the 2010-2020 decade is forecast to materialize at price points below \$140,000. The absolute numbers of the units needed in some of Iowa's larger and more metropolitan regions exceed 150 units annually. Statewide demand for owner-occupied housing units at prices below \$140,000 totals approximately 960 units annually.

Figure I-24: Average annual senior housing demand forecast by tenure and price, 2010-2020

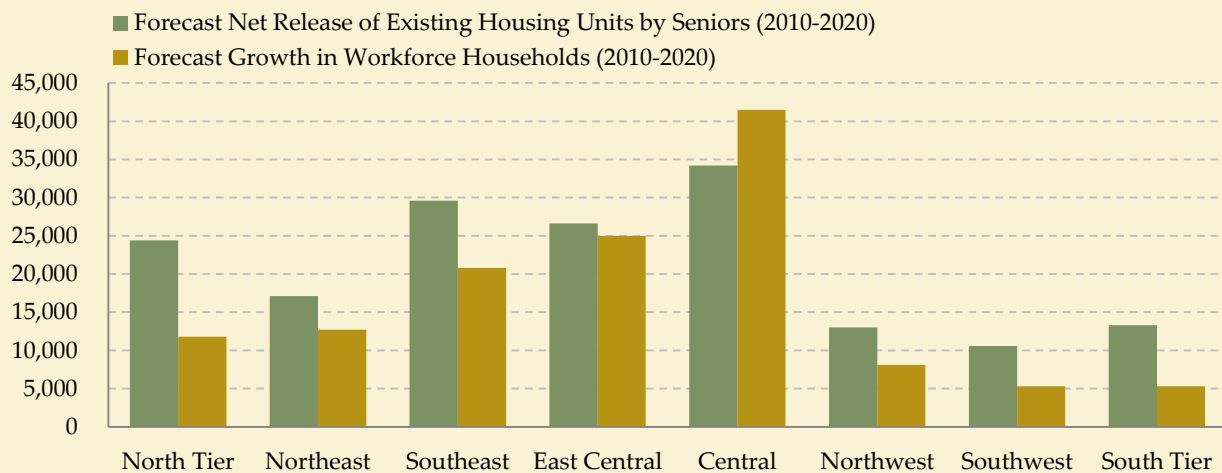


Source: Gruen Gruen + Associates

More than 80 percent of senior rental housing demand is forecast at monthly rents below \$800. This equates to an annual demand of 770 units statewide. Demand for new rental units at above \$800 in monthly rent is forecast to comprise only eight percent of the total senior housing demand or approximately 160 units annually.

Senior households will release more housing units than they will absorb. Seniors create demand for new housing, but they also contribute to the supply of housing available in a region. The forecast of senior household growth over the 2010-2020 decade indicates that seniors can be expected to release approximately 170,000 units statewide.

Figure I-25: Forecast workforce household growth relative to existing housing units likely to be released by senior households, 2010 to 2020



Source: Gruen Gruen + Associates

Collectively, in the East Central and Central regions, future workforce household growth is forecast to exceed the number of existing housing units released by seniors over the decade. The type, condition, and cost of the units “turned over” by seniors will be critically important to regional economic growth. Conversely, in regions such as the North Tier, South Tier, or Southwest, seniors are forecast to release more than twice as many units as younger workforce households are forecast to absorb over the decade. These regions already exhibit high housing vacancy rates, and the aging of the population can be expected to continue to contribute to an oversupply of housing.

II. Analysis of Trends and Conditions Affecting Housing Needs within Iowa

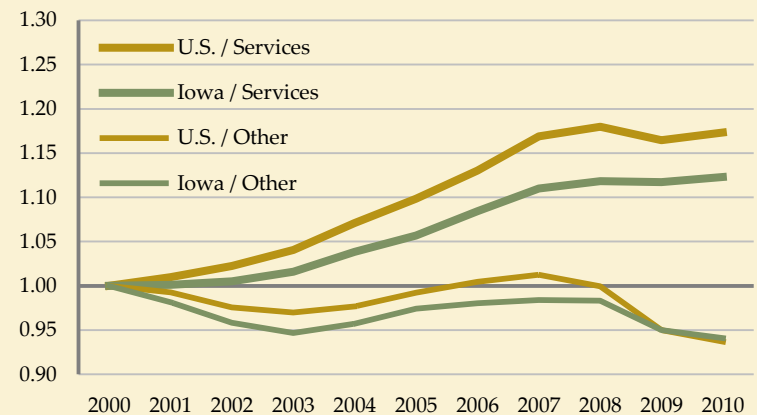
INTRODUCTION

To provide perspective for the forecast and identification of housing needs for the 2010 to 2020 period; the introduction and Chapter II of the report reviews trends in population growth and household formation; employment and labor force conditions, income and housing affordability, and the housing stock. Analysis of trends and conditions affecting housing needs in each region within the state and regional “fact sheets” are provided in the accompanying technical appendix.

KEY TRENDS AND CONCLUSIONS

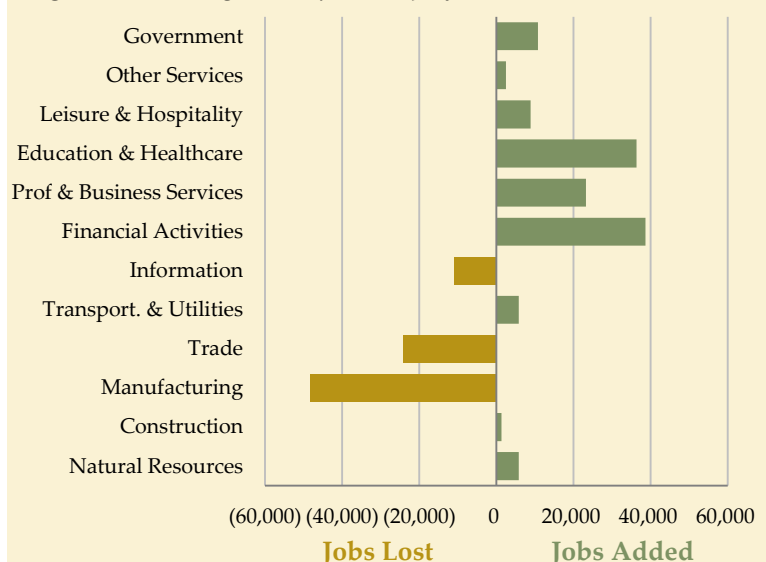
- Iowa's economic base has continued to shift in favor of service-producing industry sectors.** Although this trend is not unique to Iowa, it has several implications for future housing demand and needs throughout the state. Urban areas tend to provide the optimal environment for service-producing businesses to maximize opportunities for economic growth, and this trend has been born out in Iowa over the past decade. Financial Activities, Professional and Business Services, and Education and Health Care added nearly 100,000 jobs over the 2000 to 2010 period, representing more than two times the number of total jobs added throughout the state. The majority - or 54 percent - of job gains in these service sectors were concentrated in four of Iowa's largest metropolitan counties: Dallas, Johnson, Linn, and Polk. Three jobs in the Manufacturing and Trade sectors were lost for every four jobs added in the Finance, Insurance, Real Estate, Professional and

Figure II-1: Index of employment (1990=1.00)



Sources: Bureau of Economic Analysis; Gruen Gruen + Associates.

Figure II-2: Change in nonfarm employment, 2000-2010

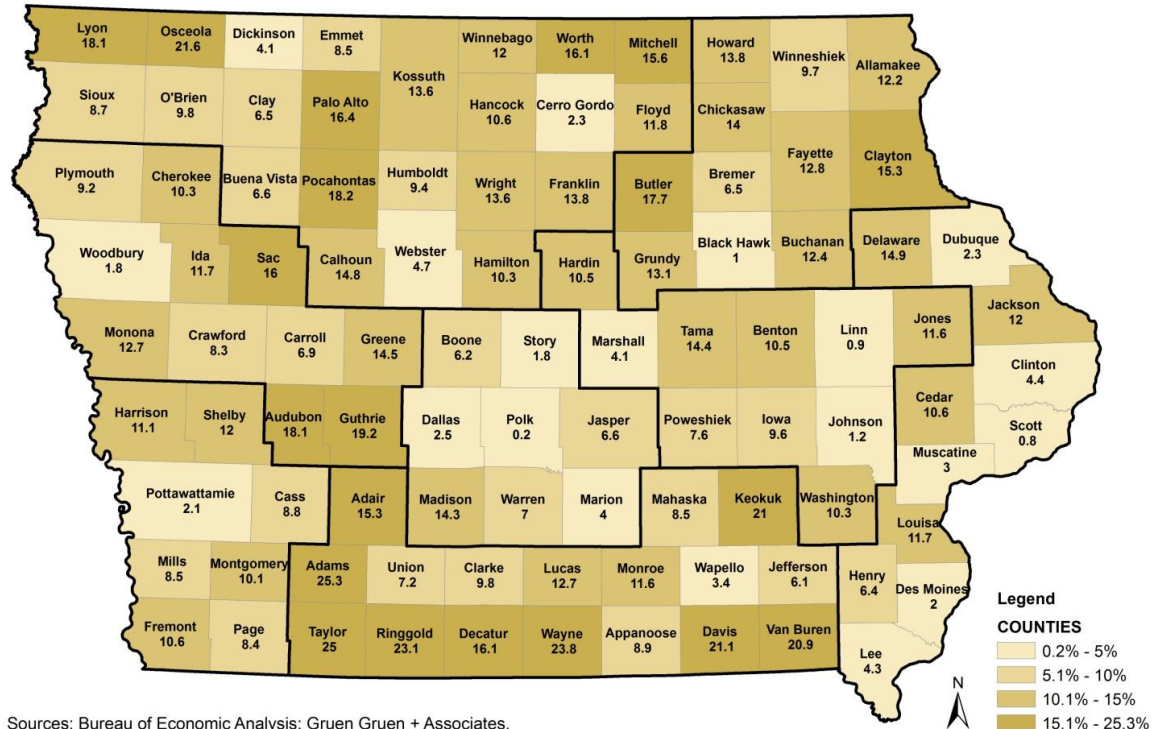


Sources: Bureau of Economic Analysis; Gruen Gruen + Associates.

Business Services, and Education and Health Care sectors. Particularly in the case of Finance and Insurance, average wages paid are also considerably higher than the goods-producing and trade segments of Iowa's economy.

- Farm employment has continued to decline, despite strong growth in agricultural output and production.** The production value of Iowa's agricultural sector grew at an average annual rate of 6.9 percent between 2000 and 2010; by far the fastest-growing source of Gross Domestic Product⁷ within Iowa. The long-term trend of steady losses in farm employment, however, persisted throughout the decade. Farm employment in Iowa declined from approximately 110,000 jobs in 2000 to 92,000 by 2010. Although declining, farm jobs still represent significant components of the regional employment base in the North Tier and South Tier regions of the state (comprising 9.0 and 11.5 percent of total employment in 2010, respectively). In six South Tier counties (Adams, Taylor, Ringgold, Wayne, Davis, and Van Buren), farm jobs still comprise more than 20 percent of the job base. Many rural counties of the state also depend upon "nonfarm" employment opportunities linked to the agricultural and food production chain. Ag-related jobs are estimated to account for more than 50 percent of the employment base in 20 of Iowa's counties.⁸ Food manufacturing and processing, for example, is one of the only sectors of the state's manufacturing base that added jobs over the 2000-2010 decade. While the number of farm proprietors and on-the-farm job opportunities may continue to decline, agricultural-related activity and production can be expected to still represent important sources of employment for Iowa's rural workforce.

Map II-1: Farming as Percent of Total Job Base, 2010



Sources: Bureau of Economic Analysis; Gruen Gruen + Associates.

⁷ Gross Domestic Product is the value added in production by the labor and capital located in Iowa.

⁸ Iowa State University. (2009). Study Measures Significance of Agriculture to Iowa Economy [Press Release]. Retrieved from: <http://www.extension.iastate.edu/news/2009/oct/161501.htm>.

- Iowa's population grew modestly over the 2000 to 2010 period, increasing at an average annual rate of 0.4 percent.** The state's population grew by approximately 120,000 over the decade with the Central Region of Iowa accounting for approximately 80 percent of this growth. Nearly all net population gains within Iowa were concentrated in its Metropolitan counties. Although clear patterns of migration from rural to metropolitan areas are evident within Iowa, overall migration within the state has been relatively neutral. In other words, total in-migration and out-migration within the state have been in balance. Migration patterns amongst regions largely reflect intra-state migration. The Central and East Central regions of the state have been capturing population losses occurring elsewhere throughout Iowa.
- The Hispanic population, although still relatively small, is the fastest-growing segment of Iowa's population base.** Hispanics now represent five percent of Iowa's population. The Hispanic population grew at an average annual rate of eight percent over the 2000-2010 decade. Polk County alone accounted for approximately one-quarter of statewide Hispanic population growth. Outside of Iowa's metropolitan areas, however, the Hispanic population has grown more significantly in counties heavily concentrated in farm and food manufacturing employment. In Buena Vista, Crawford, and Sioux Counties, for example, the Hispanic population grew collectively by more than 6,800 people or more than 200 percent. Farm and food manufacturing jobs in these areas comprise approximately 28 percent of total employment.

<i>Region</i>	<i>Change in Hispanics</i>	<i>Change in Other Minorities</i>	<i>Change in Non-Hispanic Whites</i>
North Tier	92.6%	38.6%	-7.7%
Northeast	93.4%	23.7%	-2.6%
Southeast	43.8%	40.3%	-2.7%
East Central	102.0%	60.1%	3.5%
Central	97.3%	50.6%	9.7%
Northwest	68.2%	22.8%	-8.4%
Southwest	104.2%	48.8%	-2.9%
South Tier	141.3%	67.9%	-5.6%
State Total	83.7%	45.1%	-0.3%

Sources: U.S. Census Bureau; Gruen Gruen + Associates.

- Population growth in Iowa is occurring more slowly than household formation.** Like much of the Nation, the composition of households in Iowa is changing. Between 2000 and 2010, Iowa's population grew by 120,000 people and its household base grew by approximately 72,000 households. This equates to 1.7 residents added for each new household formed, well below the State's current average household size of 2.4 persons per household. Approximately 99 percent of household growth throughout Iowa over the past decade was the result of an increase in single- and two-person households. The number of four- and five-person households, for example, declined. Approximately 72 percent of new households formed within Iowa over the 2000-2010 decade were nonfamily households. The number of family households with their own children (age 18 or younger) living at home declined by approximately 14,000 between 2000 and 2010.

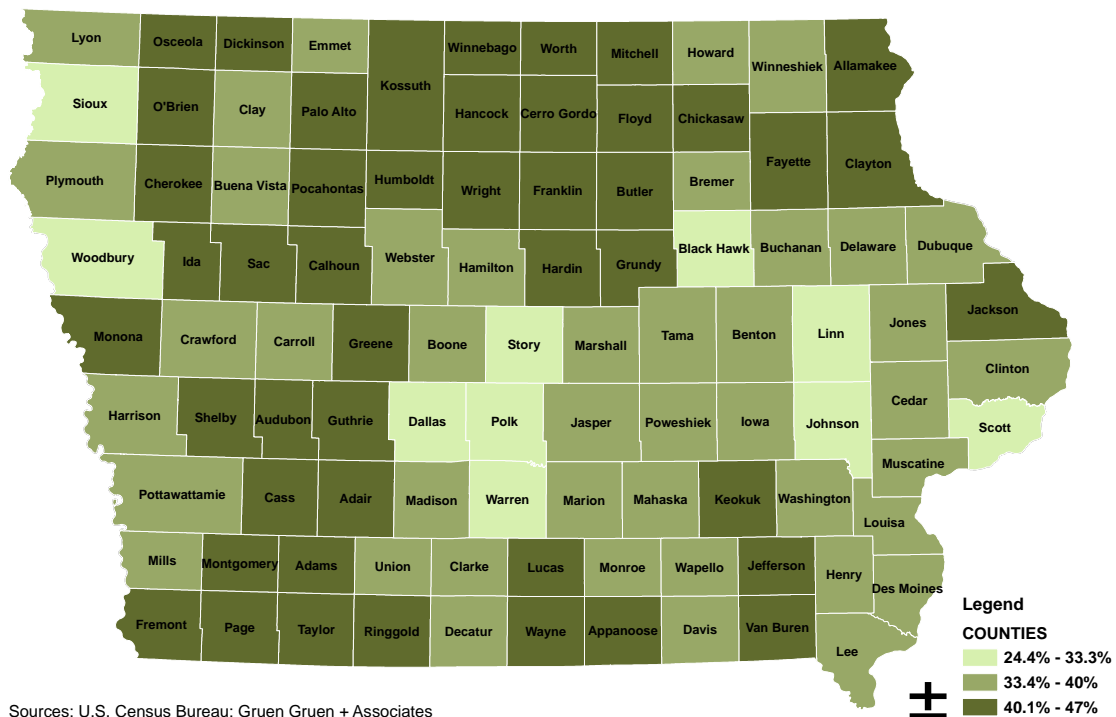
- **Many regions of Iowa are faced with an eroding population, labor force, and employment base.** The future housing needs of such areas are likely to be different than those of Iowa's growing metropolitan areas. Areas and communities experiencing strong outmigration and job losses may confront challenges associated with housing stock maintenance and disinvestment.

Region	Job Gains	Population Gains	Household Gains
North Tier			
Northeast	✓	✓	✓
Southeast		✓	✓
East Central	✓	✓	✓
Central	✓	✓	✓
Northwest			
Southwest		✓	✓
South Tier			
State Total	✓	✓	✓

These challenges are likely to be particularly evident in the North Tier, Northwest, and South Tier regions of the state, aside from a few local exceptions. The Northeast, East Central, and Central regions of Iowa were the only regions that gained jobs, people, and households over the 2000 to 2010 period.

- **The population of Iowa is aging rapidly.** Iowa's median age increased from 36.6 years in 2000 to 38.1 years in 2010. Over the decade, the state's population between the ages of 50 and 69 grew by 175,000 or 32 percent. In half of Iowa's counties, more than 40 percent of population is now older than 50 years of age. The bulk of these counties are outside of Iowa's metropolitan areas. In the northwestern areas of the state, persons over the age of 50 now comprise nearly one-half of the population base in four counties - Calhoun, Dickinson, Monona, and Pocahontas. The aging of Iowa's population has contributed to the growth in single- and two-person households.

Map II-2: Proportion of Population Comprised by Persons Aged 50 Years and Older, 2010



Sources: U.S. Census Bureau; Gruen Gruen + Associates

The largest population increase over the 2000-2010 decade occurred in the 55 to 64 age cohort, which grew by more than 115,000 people or 45 percent. The population of persons 70 years of age and older remained essentially stable, while the number of young children and adolescents (under the age of 20) declined slightly by approximately 7,500. The primary Generation Y cohorts (those between the ages of 20 and 29) increased by approximately eight percent or 30,000 over the decade. With the upward age shift occurring among the Baby Boomer population, the number of middle-aged adults between the ages of 35 and 49 declined rapidly over the decade from 660,000 persons in 2000 to 580,000 persons by 2010. Providing adequate housing and accommodating the preferences of many elderly households to age in place will likely be a key challenge facing the state, particularly in areas where the existing housing stock is considerably older and market incentives to rehabilitate existing housing, or build new housing, are limited and short-lived.

- Most of the net change in housing inventory over the 2000-2010 decade can be attributed to units at price points above \$150,000 (for owner-occupied units) and above \$1,000 in monthly gross rents (for rental units).** Rental units with monthly rents exceeding \$1,000 accounted for approximately 80 percent of the net growth in rental housing units over the 2000-2010 decade. The number of lower-priced rental units (with monthly rents below \$500) reportedly declined by 45 percent over the decade throughout Iowa; a higher amount than would be expected if normal inflation pressures were the only cause contributing to a decrease in units at the lower end of the price spectrum. Similarly, owner-occupied values are estimated to have appreciated relatively quickly over the decade (at 4.1 percent annually). Not surprisingly, the upward shifts in the value and cost of owner housing were most notable in regions of the state - such as the Central and East Central - that experienced the highest rates of job growth and new household formation. In 2000, approximately one-half of Iowa's owner-occupied housing stock was valued at less than \$80,000. By 2010, only a quarter of the housing stock fell below this

price point. The proportion of units within the \$100,000 to \$150,000 price range remained somewhat stable at 20 percent in 2000 and just under 25 percent in 2010. Units valued at \$150,000 or greater comprised just 14 percent of the inventory in 2000 but grew to 38 percent by 2010.

- The state and its regions are experiencing greater income disparity.** Approximately 34 percent of Iowa's households are estimated to have annual incomes below \$35,000.⁹ Relative to 2000, the proportion of households with incomes below \$35,000 has increased by approximately three percentage points. The proportion of households with incomes between \$35,000 and \$99,999, alternatively, is estimated to have declined by approximately four percentage points. In 2000, the majority or 53 percent of Iowa households within the State had annual incomes ranging from \$35,000 to \$99,999. In 2010, the percentage of households within this same income bracket declined to approximately 48 percent. The number of upper-income households (above \$100,000 in annual income) increased between 2000 and 2010 so that they now represent approximately 18 percent of Iowa's household base. Households with incomes of \$100,000 or more comprised approximately 17 percent of households in 2000. The distributional shifts in Iowa's household income structure are consistent with a decline in real income, an aging population, and an increasing number of lower-skilled immigrant laborers. Adjusted for inflation over the decade, real median household income in 66 of Iowa's counties declined.

- Housing costs have increased more rapidly than household incomes.** This is not an experience unique to Iowa, but a widening gap between incomes and housing costs does present challenges, particularly as it relates to housing active members of the workforce that are integral to Iowa's economic base. Iowa's housing stock, however, still remains more affordable than most

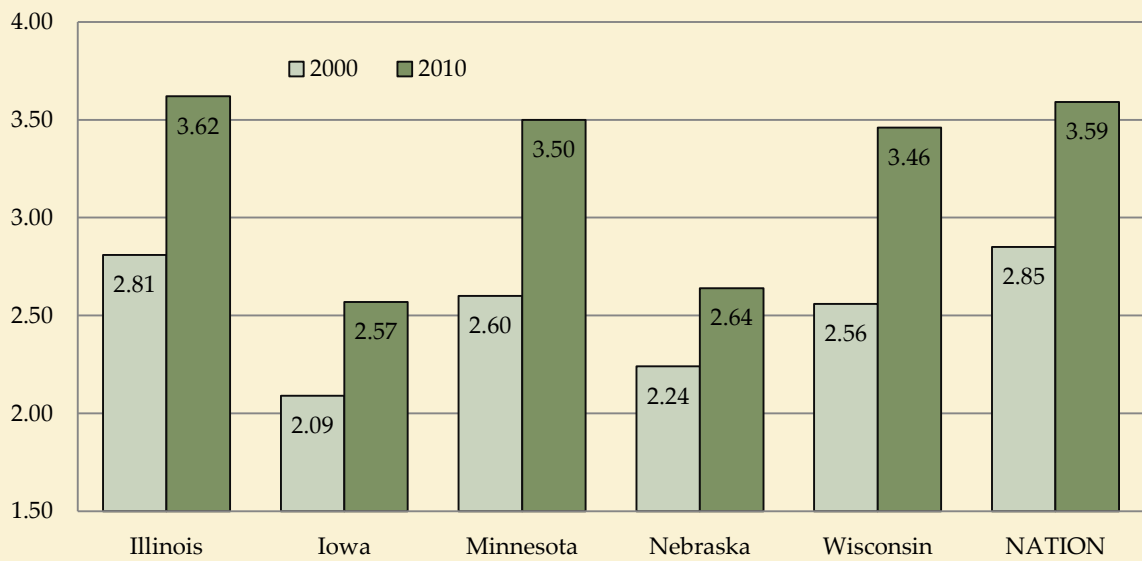
	2000	2010	Increase
Ratio of Median Home Value to Median Household Income	2.09	2.57	+0.48
Median Gross Rent as Percent of Median Household Income	14.3%	15.7%	+1.4%

Sources: U.S. Census Bureau; Gruen Gruen + Associates.

other states and regions of the country. A common measure of overall housing affordability is the "median multiple" - or the ratio of median home value to median household income. In 2010, this ratio approximated 2.6 in Iowa. A region or state is generally considered to be comparatively "affordable" if the median multiple is less than 3.0. While still comparatively affordable, the increase in the ratio of median home price to income that occurred over the 2000-2010 decade was quite pronounced. In 2000, Iowa's median multiple stood at less than 2.1. Relative to household incomes, the cost of rental housing has also increased throughout the state. In 2000, the median gross rent approximated 14.3 percent of median income. By 2010, that percentage had increased to 15.7 percent.

⁹ A \$35,000 household income represents the upper limit for a qualifying 1-person "low income" (e.g. 80 percent of Area Median Income) household under 2012 HUD income limits for Iowa. It represents the upper limit for a qualifying 5-person "very low income" (e.g. 50 percent of Area Median Income) household.

Figure II-3: Comparison of median multiples



Sources: U.S. Census Bureau; Gruen Gruen + Associates.

- The number of cost-burdened households in Iowa has increased significantly since 2000.** With housing costs escalating more significantly than household incomes throughout the state, more than 45 percent of Iowa's renter households and 20 percent of Iowa homeowners were cost-burdened in 2010 (paying more than 30 percent of their income towards housing and related expenses). In 2000, only 34 percent of renter households and 14 percent of homeowners were cost-burdened.

- Very-low income households in Iowa are increasingly challenged to find housing that is available and affordable to them.** In 2010, more than 75 percent of renter households with annual incomes of less than \$20,000 spent 35 percent or more of their income on housing. Only 58 percent of such households expended 35 percent or more of their income on rental housing in 2000. The balance between low-income renter households and the number of

	2000	2010	Change
Number of Renter Households with Annual Income Below \$20,000	128,600	126,500	(2,100)
Number of Rental Housing Units Affordable to Them	159,500	87,500	(72,000)

Sources: U.S. Census Bureau; Gruen Gruen + Associates.

rental units available at prices affordable to those households shifted considerably over the 2000-2010 decade. In 2000, based on Census data, Iowa contained a surplus of rental units at prices affordable to lower-income households (of approximately 30,000 units). By 2010, a relatively large deficit of nearly 40,000 units existed. The number of renter households with incomes below \$20,000 remained essentially stable over the decade, while the supply of units with monthly gross rents below \$500 declined by more than 70,000. This is emblematic of a growing value gap for affordable rental housing, in which the costs to build new housing - or rehabilitate existing housing - exceed supportable market rents in many areas. The persistently high number of renter households who can afford only minimal housing costs, at the same time, tends to lead to

the deterioration and eventual loss of older, smaller, and lower-priced non-subsidized housing that is important to meeting the housing needs of many lower-income households in Iowa.¹⁰

- **Unlike many other states affected more significantly by the aftermath of the Great Recession and the bursting of the national housing bubble and foreclosure crisis, the homeownership rate within Iowa remained essentially stable at 72 percent in 2000 and 2010.** The homeownership rate grew to upwards of 74 percent by 2005, but has since contracted. In Iowa, the homeownership rate still remains approximately six percentage points higher than that of the Nation.

¹⁰ As summarized in the U.S. Department of Housing and Urban Development's Spring 2011 edition of *Evidence Matters*, these properties - because of their age and location - tend to "operate at modest rents, which benefit low-income tenants but jeopardize the long-term financial viability of the projects, and their accumulating unmet maintenance needs ultimately result in high loss rates."

IOWA'S ECONOMIC BASE AND EMPLOYMENT AND LABOR TRENDS

Composition of State Gross Domestic Product

In terms of Real Gross Domestic Product ("Real GDP"), agriculture with a rate of growth of 6.9 percent has been the fastest growing sector of the State's economic base over the past decade, although it represents only 5.4 percent of total Real GDP. Real GDP in the Professional and Business Services and Finance, Insurance, and Real Estate sectors also grew strongly over the 2000 to 2010 period at annual rates of 3.3 and 2.4 percent respectively. In 2010, these three sectors comprised nearly 35 percent of Iowa's total GDP.

TABLE II-1: Composition of State Gross Domestic Product

Sector	Proportion of Iowa GDP			Annual Rate of Real
	2000	2010	Shift Percentage	GDP Growth: 2000- 2010
	%	%	Points	%
Agriculture & Mining	3.3	5.4	2.1	6.9
Construction	5.0	3.2	(1.8)	(2.8)
Manufacturing	18.7	18.4	(0.3)	1.6
Trade	11.8	12.1	0.2	1.9
Transportation & Utilities	5.6	5.0	(0.7)	0.4
Information	2.4	3.3	0.9	4.9
Finance, Insurance & Real Estate	21.5	22.9	1.4	2.4
Professional & Business Services	5.3	6.2	0.9	3.3
Education & Healthcare	7.4	7.6	0.2	2.0
Leisure & Hospitality	3.3	2.9	(0.5)	0.1
Other Services	3.1	2.2	(1.0)	(1.9)
Government	12.4	11.0	(1.4)	0.5
TOTAL	100.0	100.0		1.7

Sources: Bureau of Economic Analysis; Gruen Gruen + Associates.

With the exception of agricultural activities, the composition of economic output within Iowa is shifting in favor of higher-skill service sectors (like Professional and Technical Services, Finance and Insurance, and Healthcare) that frequently require the advantages provided by larger urban areas.¹¹

¹¹ Urban areas often provide advantages that relate to agglomeration economies. Agglomeration economies are characterized by a spatially-concentrated capital base that give cost and revenue advantages to a region's expanding and new firms. One form of agglomeration effects - economies of scale - allow for larger organizations or regions to produce goods and services more cost effectively than smaller ones. Economies of scope, alternatively, refer to opportunities that larger concentrations of population and activity provide for diversified activities to occur through increased linkages of firms of varying sizes. Another form of agglomeration effects relate to advantages gained through proximity to diversified business and market opportunities as a result of the locational concentration of people and firms. All of these advantages are "external to the firm" because they benefit all the companies engaged in a given range of activities within a particular place, without firms having to shell out extra resources.

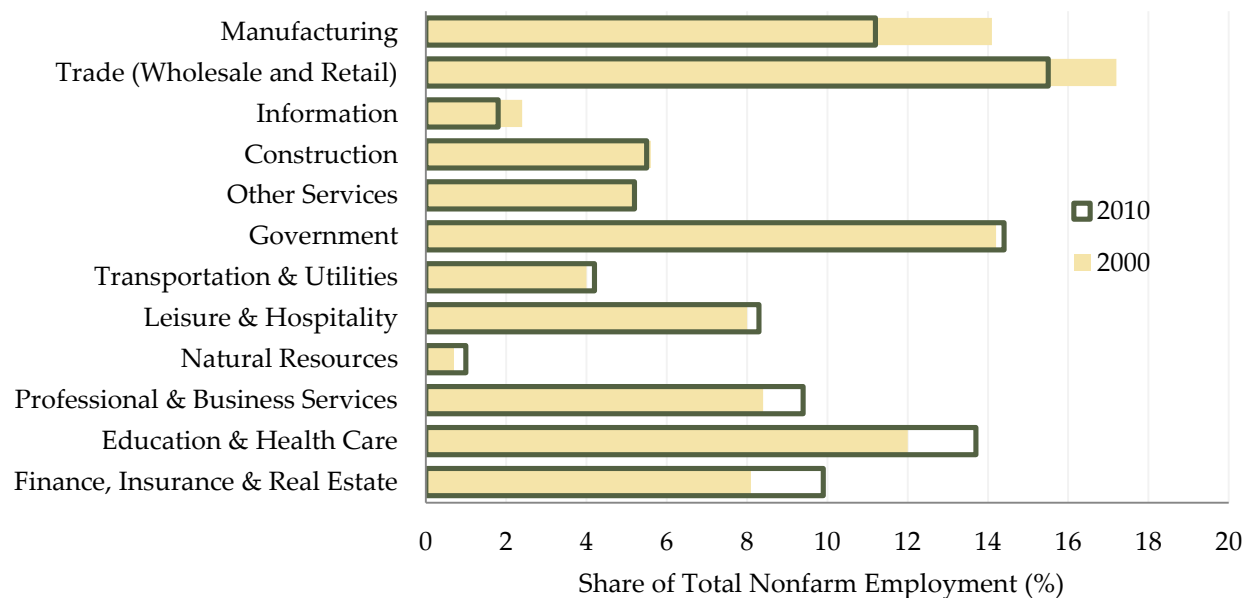
Total State Real GDP grew at an annual rate of 1.7 percent between 2000 and 2010. The Manufacturing, Transportation and Utilities, Leisure and Hospitality, and Government sectors grew at slower rates than the Iowa economy as-a-whole. Real GDP in Construction and Other Services declined over the period.

Employment Growth Concentrated in Higher-Skilled Sectors

Employment growth patterns reflect a shift toward service-providing sectors of the state's economic base. Financial Activities, Professional and Business Services, and Education and Health Care added nearly 100,000 jobs within the State over the 2000 to 2010 period. The State's employment base as-a-whole grew by only 50,000 jobs over the same period.¹² Three jobs were lost in the Manufacturing and Trade sectors for every four jobs added in the typically higher-skilled service sectors of Finance, Insurance, Real Estate, Professional and Business Services, and Education and Health Care.

As summarized in Figure II-4, the Trade and Manufacturing sectors comprised approximately 31.3 percent of Iowa's nonfarm employment base in 2000. Employment in these sectors declined over the 2000 to 2010 period, so that they represented only 26.7 percent of nonfarm employment in 2010. The Finance, Insurance and Real Estate sector experienced the largest proportional gain in employment, growing from 8.1 percent of total nonfarm employment in 2000 to 9.9 percent by 2010. Employment in the Professional and Business Services sector, as a proportion of total State employment, increased from 8.4 percent in 2000 to 9.4 percent in 2010.

Figure II-4: Change in composition of Iowa nonfarm employment



Sources: Bureau of Economic Analysis; Gruen Gruen + Associates.

¹² Employment trends reviewed in this report are based on Bureau of Economic Analysis estimates of total full- and part-time employment (series SA25N). These counts of employment include wage and salary employment, proprietors employment, and all forms of civilian and non-civilian Government employment (e.g. Military, Federal, State, and Local).

The Education and Health Care sector increased from 12 percent of total nonfarm employment in 2000 to nearly 14 percent by 2010. The Natural Resources sector – which primarily includes agriculture-support activities – also gained employment over the 2000 to 2010 period, although it still comprises a very small percentage of total statewide jobs. As a function of total nonfarm employment, Leisure and Hospitality, Transportation and Utilities, and Government sectors employment also increased minimally over the past decade.

Historical shifts in the structure of Iowa's employment base can be expected to continue, as the majority of future nonfarm job growth is forecast to be concentrated in the Financial Activities, Professional and Business Services, and Education and Health Care sectors. According to the Iowa Workforce Development Agency's most recent employment projections by industry (released in June of 2012), these sectors are projected to grow at an annual rate of just under 1.9 percent over the 2010-2020 decade, while the employment base on-the-whole is projected to grow at just over 1.3 percent annually.

As summarized in Table II-2, the fastest-growing sectors of Iowa's employment base have also tended to be those service sectors with average wages and salaries above the state's private sector average.

TABLE II-2: Average Weekly Pay by Industry Sector

	Average Weekly Pay (2010)	Average Annual Rate of Employment Growth: 2000 to 2010
	\$	%
Ag / Natural Resources	610	3.8
Construction	799	0.1
Manufacturing	883	(2.1)
Trade	567	(0.8)
Transportation & Utilities	768	0.8
Information	865	(2.9)
Finance, Insurance & Real Estate	1,199	2.4
Professional & Business Services	744	1.4
Education & Health Care	626	1.6
Leisure & Hospitality	248	0.6
Other Services	471	0.3
PRIVATE SECTOR TOTAL	694	0.2

Sources: U.S. Bureau of Economic Analysis; Iowa Workforce Development; Gruen Gruen + Associates.

The Finance, Insurance and Real Estate sector had the highest average weekly pay in 2010 at just under \$1,200. This sector also experienced the fastest rate of nonfarm employment growth - at approximately 2.4 percent annually - over the 2000 to 2010 decade.

Employment Growth and Unemployment Conditions Across Regions of the State

Table II-3 summarizes changes in farm and nonfarm employment by region.

TABLE II-3: Change in Farm and Nonfarm Employment by Region

	2000	2010	Change	Change	Average Annual Growth Rate
	#	#	#	%	%
Farm Employment:					
North Tier	23,360	21,391	(1,969)	(8.4)	(0.88)
Northeast	15,264	12,697	(2,567)	(16.8)	(1.82)
Southeast	13,134	11,107	(2,027)	(15.4)	(1.66)
East Central	13,288	11,397	(1,891)	(14.2)	(1.52)
Central	9,489	7,522	(1,967)	(20.7)	(2.30)
Northwest	12,125	9,997	(2,128)	(17.6)	(1.91)
Southwest	7,473	5,821	(1,652)	(22.1)	(2.47)
South Tier	15,718	12,452	(3,266)	(20.8)	(2.30)
Total Farm	109,851	92,384	(17,467)	(15.9)	(1.72)
Nonfarm Employment:					
North Tier	220,104	212,644	(7,460)	(3.4)	(0.34)
Northeast	171,468	174,917	3,449	2.0	0.20
Southeast	315,539	314,393	(1,146)	(0.4)	(0.04)
East Central	322,316	342,596	20,280	6.3	0.61
Central	455,717	495,050	39,333	8.6	0.83
Northwest	134,985	133,366	(1,619)	(1.2)	(0.12)
Southwest	91,394	91,738	344	0.4	0.04
South Tier	99,334	96,041	(3,293)	(3.3)	(0.34)
Total Nonfarm	1,810,857	1,860,745	49,888	2.8	0.27

Sources: U.S. Bureau of Economic Analysis; Gruen Gruen + Associates.

Farm employment has declined steadily throughout the state and within each region. The rate of decline generally ranged from 0.9 to 2.5 percent annually. Although declining, farm jobs still represent significant components of the regional employment base in the North Tier and South Tier regions (representing 9.0 percent and 11.5 percent of total employment, respectively).

Total nonfarm employment within the State increased by approximately 50,000 between 2000 and 2010, representing a 2.8 percent change over the period. The North Tier and South Tier regions experienced the largest losses in nonfarm jobs, each declining at 0.3 percent annually. Nonfarm employment in the Southwest Region remained virtually stable, growing by 300 jobs or less than one percent. Nonfarm employment in the Southeast Region also remained virtually unchanged over the period. The Northwest Region lost 1,600 nonfarm jobs over the 2000 to 2010 period, representing a 1.2 percent decline.

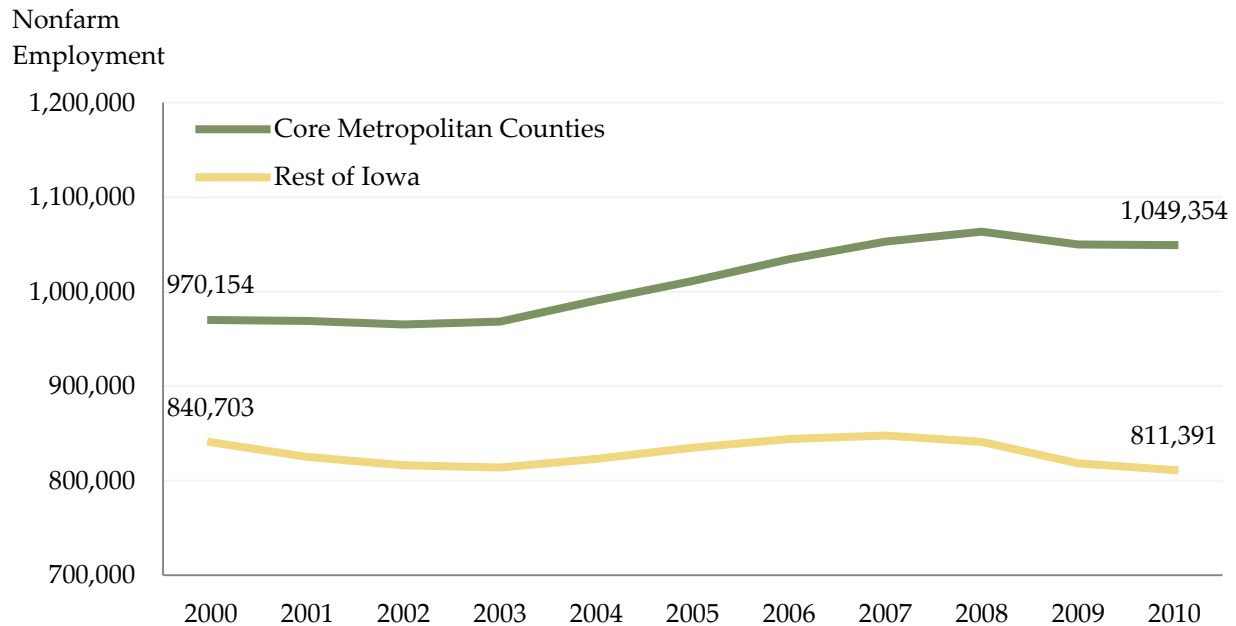
As summarized in Table II-4, employment growth conditions over the 2000 to 2010 period were considerably different across metropolitan and non-metropolitan areas of the State.

TABLE II-4: Average Annual Nonfarm Employment Growth Rates by Metropolitan Status			
	Metropolitan Counties ¹	Micropolitan Counties ²	Non-Metro Counties ³
North Tier	n/a	-0.33%	-0.36%
Northeast	0.45%	n/a	-0.19%
Southeast	0.37%	-0.55%	-0.34%
East Central	0.93%	-0.60%	-0.77%
Central	1.07%	-1.07%	n/a
Northwest	-0.28%	n/a	0.04%
Southwest	0.62%	n/a	-0.97%
South Tier	n/a	-0.26%	-0.37%
State Total	0.76%	-0.54%	-0.36%
¹ County within a Metropolitan Statistical Area.			
² County within a Micropolitan Statistical Area.			
³ County not contained in any urban statistical area.			
Sources: Bureau of Economic Analysis; Gruen Gruen + Associates.			

Nonfarm employment in Iowa's Metropolitan counties grew at an annual rate of 0.76 percent between 2000 and 2010. Employment declined at an annual rate of 0.54 percent in Micropolitan counties, and at a slightly slower rate of decline of 0.4 percent annually in counties outside of Metropolitan or Micropolitan Statistical Areas of the state.

Iowa's core Metropolitan counties accounted for the preponderance of net job growth over the 2000 to 2010 period. As summarized in Figure II-5, core Metropolitan counties (Black Hawk, Dallas, Dubuque, Johnson, Linn, Polk, Pottawattamie, Scott, Story, and Woodbury) added approximately 80,000 nonfarm jobs over the decade. The rest of Iowa lost approximately 30,000 nonfarm jobs over the same period.

Figure II-5: Employment growth in Core Metropolitan Counties



Sources: Bureau of Economic Analysis; Gruen Gruen + Associates.

Metropolitan area urban growth poles of Cedar Rapids, Des Moines, and Iowa City accounted for a large share of employment growth over the past decade. Between 2001 and 2010, for example, the state added approximately 62,000 jobs in financial activities and professional and business services. Nearly 54 percent of this employment growth was concentrated in four Iowa counties: Dallas, Johnson, Linn, and Polk as shown in Table II-5.

TABLE II-5: High Growth Sectors Concentrated in the Largest Metropolitan Counties

Sector	Dallas County, Johnson County, Linn County, and Polk County:		State of Iowa:
	Jobs Added 2001 to 2010		Jobs Added 2001 to 2010
	#	% of State	#
Finance, Insurance & Real Estate	22,634	59.1	38,295
Education & Health Care	17,052	54.1	31,517
Professional & Business Services	10,727	45.3	23,660
Subtotal	50,413	53.9	93,472

Sources: Bureau of Economic Analysis; Gruen Gruen + Associates.

Although these counties have accounted for more than 50 percent of employment growth in Iowa's most-rapidly expanding industry sectors, they still comprise only one-quarter of the state's total population. The historical shifts in employment growth suggest that the majority of the future workforce housing demand

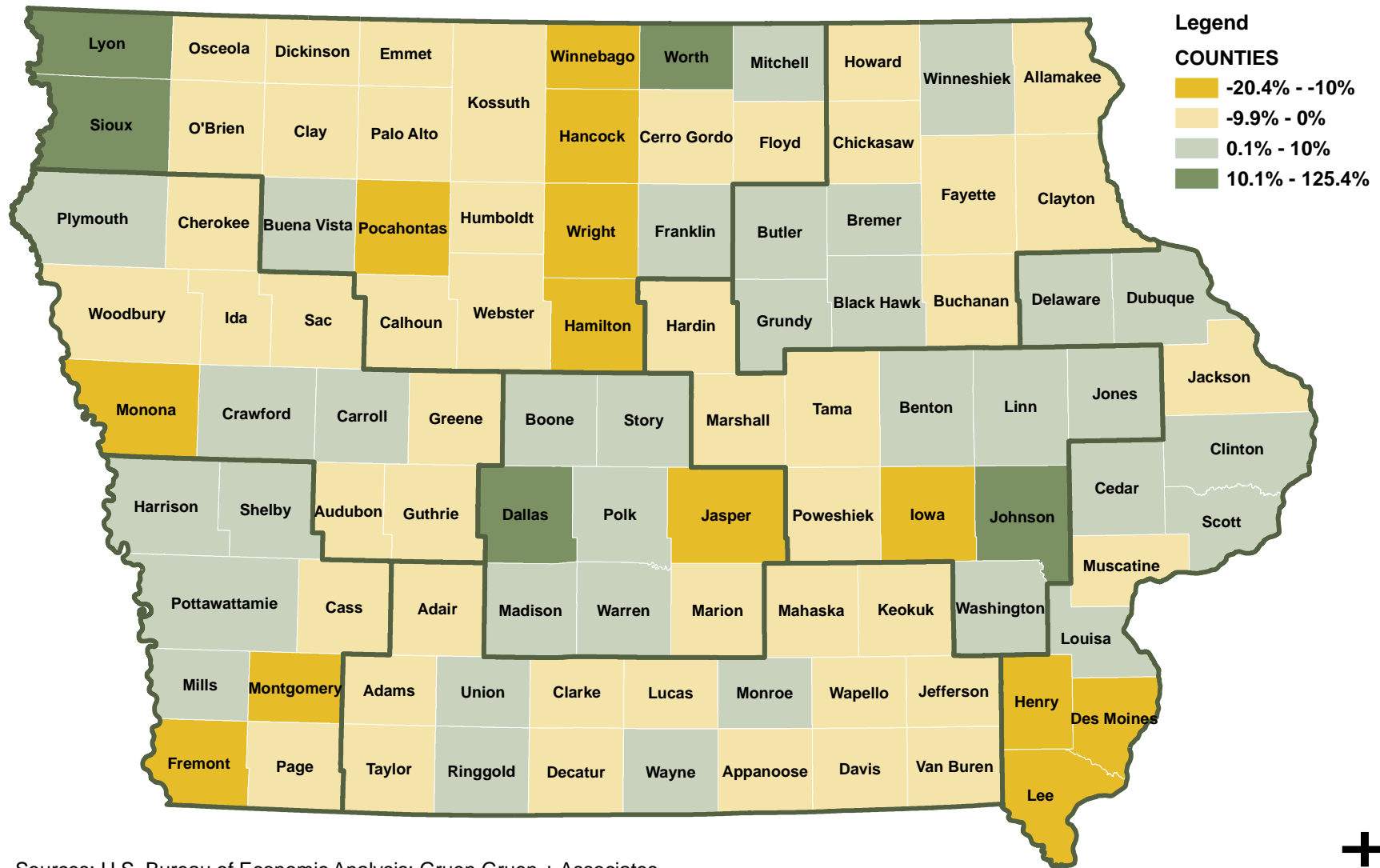
growth is likely to be concentrated within the commute sheds serving these urban centers.¹³ Secondary projections of future job growth from the Iowa Workforce Development Agency's 2010-2010 Industry Projections indicate that counties comprising the Central and East Central regions of Iowa are expected to account for more than 50 percent of the future job growth over the 2010-2020 decade.

Dallas County in the Central Region experienced, by far, the highest rate of nonfarm employment growth as nonfarm jobs grew by more than 125 percent.¹⁴ Despite overall employment, population, and household losses in the North Tier Region, three counties within this region experienced comparatively fast rates of nonfarm employment expansion: Sioux, Lyon, and Worth. Johnson County's nonfarm employment base also grew relatively quickly over the 2000-2010 decade. As illustrated in Map II-3, 60 of Iowa's 99 counties lost nonfarm jobs over the 2000-2010 decade. Counties experiencing the most extreme rates of nonfarm employment decline were generally concentrated in the North Tier Region and in the southeastern most areas of the state.

¹³ A commute shed, or labor shed, is the geographic area from which an employment center draws the majority of its labor. Employment centers in the Des Moines, Iowa City, and Cedar Rapids areas are estimated to attract most labor from within a 50-mile radius. In Des Moines, the labor shed extends to more than 70 miles. See the Iowa Workforce Development Department's *Labor Shed Studies* at: <http://www.iowaworkforce.org/lmi/labsur/index.html>

¹⁴ Dallas county grew by 21,500 jobs over the 2000 to 2010 decade; representing the largest absolute job growth of any county in Iowa.

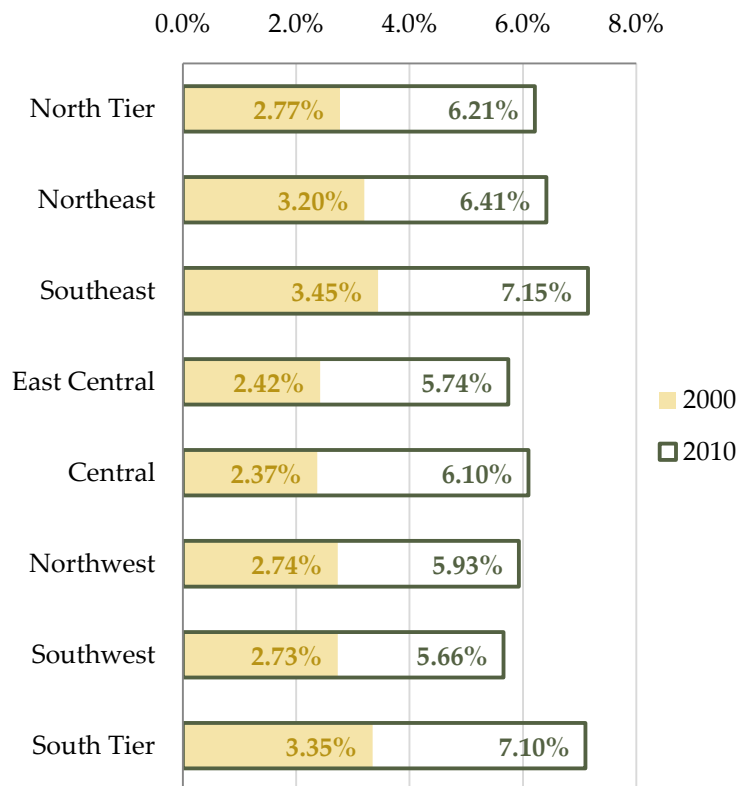
Map II-3: Percent Change in Nonfarm Employment by County (2000 to 2010)



Sources: U.S. Bureau of Economic Analysis; Gruen Gruen + Associates.



Figure II-6: Unemployment rates by region



By Iowa standards, unemployment has remained persistently high across the state. The South Tier and Southeast regions of Iowa have and continue to experience the highest rates of unemployment. In 2010, unemployment rates in these regions approximated 7.1 to 7.2 percent.

In 2010, the Southwest, Northwest, and East Central regions all experienced unemployment rates below six percent. The Central, Northeast and North Tier regions experienced slightly higher rates of unemployment, ranging from 6.1 to 6.4 percent.

Over the 2000-2010 decade, unemployment rates in every region more than doubled, an experience that was not unique to Iowa given the onset of the Great Recession in 2008.

Sources: Bureau of Labor Statistics; Gruen Gruen + Associates.

HISTORICAL POPULATION AND HOUSEHOLD GROWTH TRENDS

Total Population and Households

Iowa's population grew modestly over the 2000 to 2010 period, increasing at an average annual rate of 0.4 percent. The rate of household formation outpaced household population growth as one household was formed for every 1.7 residents added. The average household size within Iowa declined from 2.46 persons per household in 2000 to 2.41 persons per household in 2010.

TABLE II-6: Population and Household Growth in the State of Iowa				
	2000 #	2010 #	Change #	Average Annual Rate of Change %
Population	2,926,324	3,046,355	120,031	0.40
Households	1,149,276	1,221,576	72,300	0.61
Household Population	2,822,155	2,948,243	126,088	0.44
<i>Average Household Size¹</i>	2.46	2.41	(0.04)	
¹ Number of persons per household.				
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

Population and household growth conditions across regions of the state have been quite different. The East Central and Central regions of Iowa, for example, accounted for 115 percent of the State's net gain in household population over the 2000 to 2010 period. Nearly all net population gains within Iowa were concentrated in its Metropolitan counties. Outside of the Central and East Central regions, the preponderance of Micropolitan and non-Metropolitan counties experienced population declines over the 2000 to 2010 period.

As summarized in Table II-7, the combined rate of population growth in Iowa's Metropolitan counties was just under one percent annually over the 2000-2010 decade. The combined rate of annual growth in Micropolitan counties approximated negative 0.2 percent annually, while all other non-Metropolitan counties experienced a combined negative growth rate of 0.4 percent annually. Population declines experienced by non-Metropolitan counties were less severe throughout the East Central and Southeast regions of the state. Changes in population have generally tracked the geographical patterns of employment growth and decline reviewed previously.

TABLE II-7: Average Annual Population Growth Rates by Metropolitan Status			
	Metropolitan Counties ¹	Micropolitan Counties ²	Non-Metro Counties ³
North Tier	n/a	-0.37%	-0.45%
Northeast	0.25%	n/a	-0.29%
Southeast	0.44%	-0.28%	-0.13%
East Central	1.07%	0.34%	-0.12%
Central	1.66%	0.10%	n/a
Northwest	-0.18%	n/a	-0.48%
Southwest	0.43%	n/a	-0.70%
South Tier	n/a	-0.07%	-0.28%
State Total	0.97%	-0.16%	-0.36%
¹ County within a Metropolitan Statistical Area.			
² County within a Micropolitan Statistical Area.			
³ County not contained in any urban statistical area.			
Sources: U.S. Census Bureau; Gruen Gruen + Associates.			

Table II-8 summarizes population and household growth by region over the 2000-2010 decade. The North Tier, Northwest, and South Tier regions of the state all experienced declines in population, households, and household population over the 2000-2010 decade. The rates of population decline ranged from approximately 0.2 to 0.4 percent annually. Population in the Northeast Region grew minimally by fewer than 250 people. The Southeast and Southwest regions of the state both experienced population gains, but each grew by less than one percent. The population of the East Central Region grew by approximately 42,000 or 0.9 percent annually over the decade. The Central Region registered the strongest gains, as the population grew by approximately 100,000 at an annual rate of just over 1.4 percent.

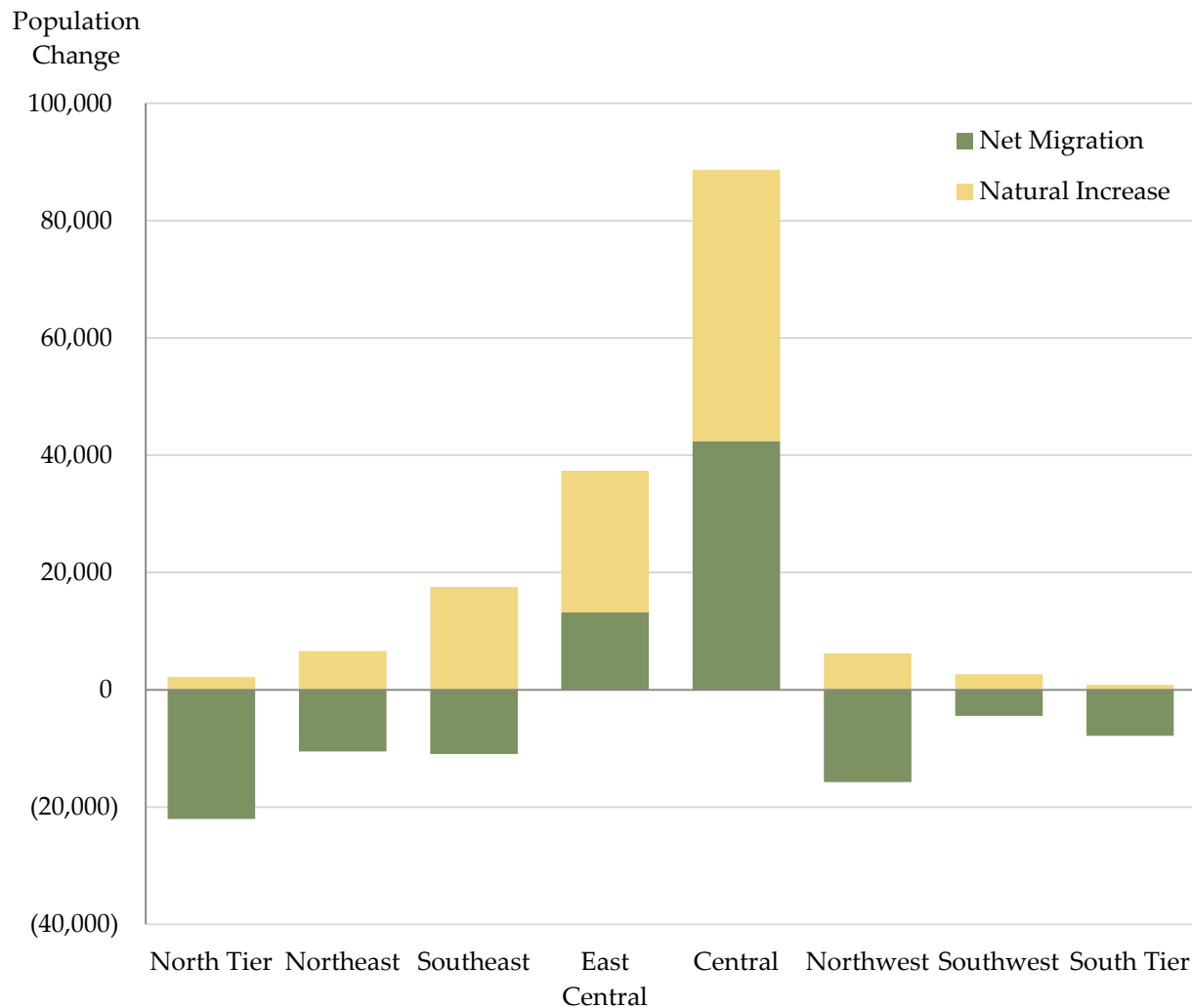
In every region but the Central Region, household formation outpaced household population growth (or decline). As a result, household sizes declined. The decline in average household size was particularly notable in the North Tier, Northeast, Northwest, Southeast, and Southwest regions. As discussed in subsequent sections, this is not unusual given the rapidly-aging population in many counties within these regions and the formation of smaller sized households.

TABLE II-8: Population and Household Growth by Region				
	2000 #	2010 #	Change #	Average Annual Rate of Change %
North Tier				
Population	375,823	360,430	(15,393)	(0.42)
Households	149,913	148,964	(949)	(0.06)
Household Population	361,764	348,576	(13,188)	(0.37)
<i>Average Household Size</i>	2.41	2.34	(0.07)	
Northeast				
Population	299,802	300,044	242	0.01
Households	116,410	120,490	4,080	0.35
Household Population	286,481	287,535	1,054	0.04
<i>Average Household Size</i>	2.46	2.39	(0.07)	
Southeast				
Population	509,491	514,568	5,077	0.10
Households	198,611	206,702	8,091	0.40
Household Population	494,816	500,869	6,053	0.12
<i>Average Household Size</i>	2.49	2.42	(0.07)	
East Central				
Population	479,618	521,744	42,126	0.85
Households	189,740	210,086	20,346	1.02
Household Population	459,816	502,233	42,417	0.89
<i>Average Household Size</i>	2.42	2.39	(0.03)	
Central				
Population	645,511	744,678	99,167	1.44
Households	251,193	291,717	40,524	1.51
Household Population	619,911	720,589	100,678	1.52
<i>Average Household Size</i>	2.47	2.47	0.00	
Northwest				
Population	238,059	230,233	(7,826)	(0.33)
Households	92,617	91,971	(646)	(0.07)
Household Population	231,960	224,832	(7,128)	(0.31)
<i>Average Household Size</i>	2.50	2.44	(0.06)	
Southwest				
Population	182,531	183,381	850	0.05
Households	71,369	73,447	2,078	0.29
Household Population	177,254	178,074	820	0.05
<i>Average Household Size</i>	2.48	2.42	(0.06)	
South Tier				
Population	195,489	191,277	(4,212)	(0.22)
Households	79,423	78,199	(1,224)	(0.16)
Household Population	190,153	185,535	(4,618)	(0.25)
<i>Average Household Size</i>	2.39	2.37	(0.02)	
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

Components of Historical Population Growth

The East Central and Central regions of the state are both increasing in population due to the combination of: (1) net positive migration patterns; and (2) high rates of natural increase (i.e. more births than deaths). All other regions of Iowa have experienced patterns of outmigration. In 84 of Iowa's 99 counties, the rate of natural population change is negative, deaths outnumber births. Overall growth attributed to natural population increase in the North Tier, South Tier, and Southwest regions of the state, for example, has been negligible. The population decline experienced throughout these regions, on the whole, has been attributed to outmigration.

Figure II-7: Components of population change, 2000 to 2009

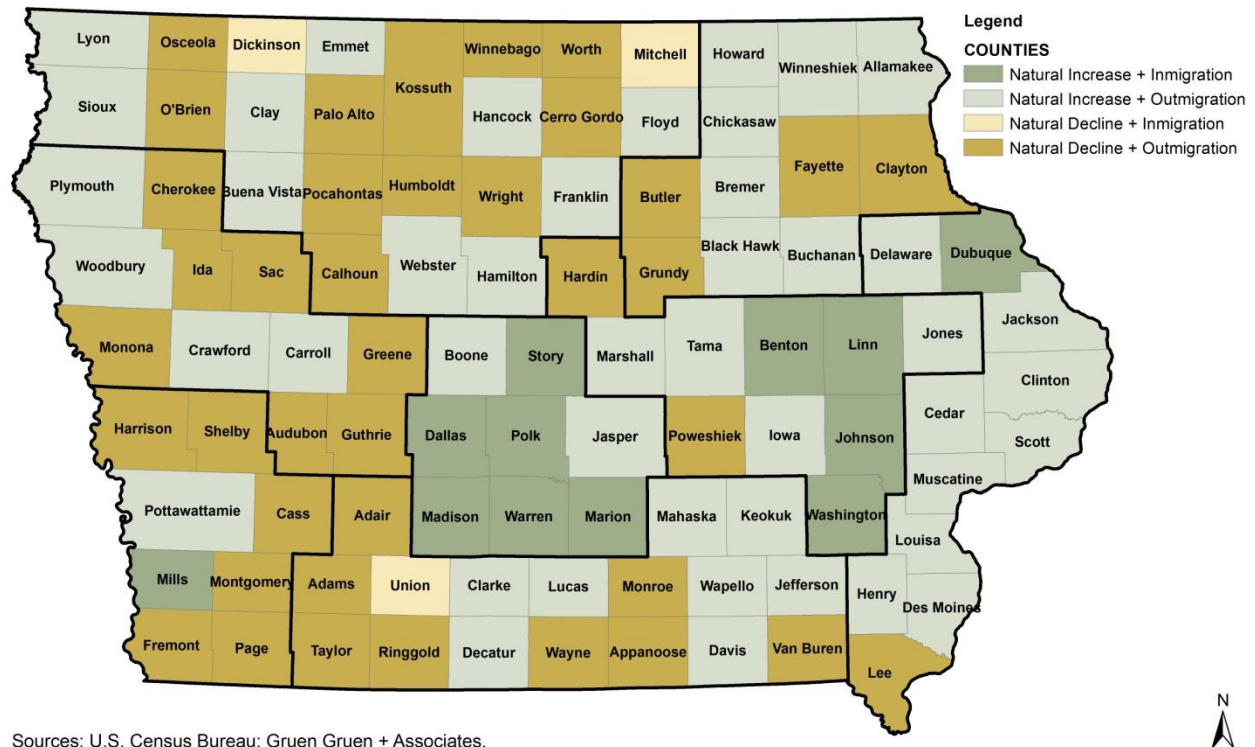


Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Map II-4 illustrates the combined patterns of natural population change and migration on a county-by-county basis. Counties highlighted in darker green are experiencing both a natural increase in population and positive net migration. In other words, these counties are experiencing more births than deaths and they are attracting more people than they are losing.

Alternatively, counties experiencing both a natural decline and outmigration are shaded in gold.

Map II-4: Dynamics of Population Change by County (2000 to 2009)



Sources: U.S. Census Bureau; Gruen Gruen + Associates.

If historical patterns prevail, counties and regions experiencing a natural population decline in combination with outmigration are likely to face population erosion and challenges associated with maintaining their existing housing inventory. Of the 40 counties which experienced natural population decline *and* outmigration over the 2000 to 2009 period, the vast majority or 32 of these counties were located in the North Tier, Northeast, Southeast, and South Tier regions of Iowa.

Many counties in the Central and East Central regions, however, are experiencing an entirely different growth dynamic. Dallas and Polk County - for example - attracted nearly 40,000 more people than they lost to outmigration over the prior decade and continue to experience more births than deaths. Counties to the east, generally encompassing the Iowa City and Cedar Rapids MSA, have also experienced a similar population growth dynamic. Dubuque County also benefited from a combination of natural population increase and positive net migration.

TABLE II-9: Largest Population Gains Attributed to Positive Net Migration (2000 to 2009)			
	State Rank	Net Positive Migration: 2000-2009 ¹ #	Percent of 2000 Population %
Polk County	1	20,000	5.3
Dallas County	2	16,800	41.2
Johnson County	3	10,100	9.1
Linn County	4	5,500	2.9
Warren County	5	3,200	7.9
Story County	6	3,100	3.9
Madison County	7	900	6.6
Benton County	8	700	2.8
Dubuque County	9	600	0.7
Dickinson County	10	400	2.4
¹ Figures are rounded.			
Sources: U.S. Census Bureau, Population Estimates Division; Gruen Gruen + Associates.			

Johnson County experienced the third highest estimated level of net positive migration, attracting approximately 10,000 more people than it lost to outmigration. Although clear patterns of migration from rural to metropolitan areas are evident within Iowa, overall migration within the state has been relatively neutral. In other words, the number of people leaving Iowa has generally been offset by people moving to Iowa. The migration patterns highlighted above in Map II-4 and Table II-9 largely reflect intra-state migration. The Central and East Central regions of the state have been absorbing population losses occurring elsewhere.

Table II-10 summarizes historical migration patterns for the State of Iowa from 2005 to 2010.

TABLE II-10: Estimated Migration Patterns for the State of Iowa¹

	In Migration (Inflow) #	Out Migration (Outflow) #	Net Migration (Balance) #
2005	54,800	56,372	(1,572)
2006	57,642	56,944	698
2007	56,653	57,380	(727)
2008	63,330	58,497	4,833
2009	62,363	58,382	3,981
2010	55,345	54,071	1,274
Total	350,133	341,646	8,487

¹ Population migration estimates are based on the total number of exemptions claimed on federal income tax returns. The estimates are not exact, as they underrepresent some segments of the population such as the elderly and the poor (which may not have income to claim), but are reported to cover 95 to 98 percent of the individual income tax filing population.

Sources: Internal Revenue Service, Statistics of Income Division; Gruen Gruen + Associates.

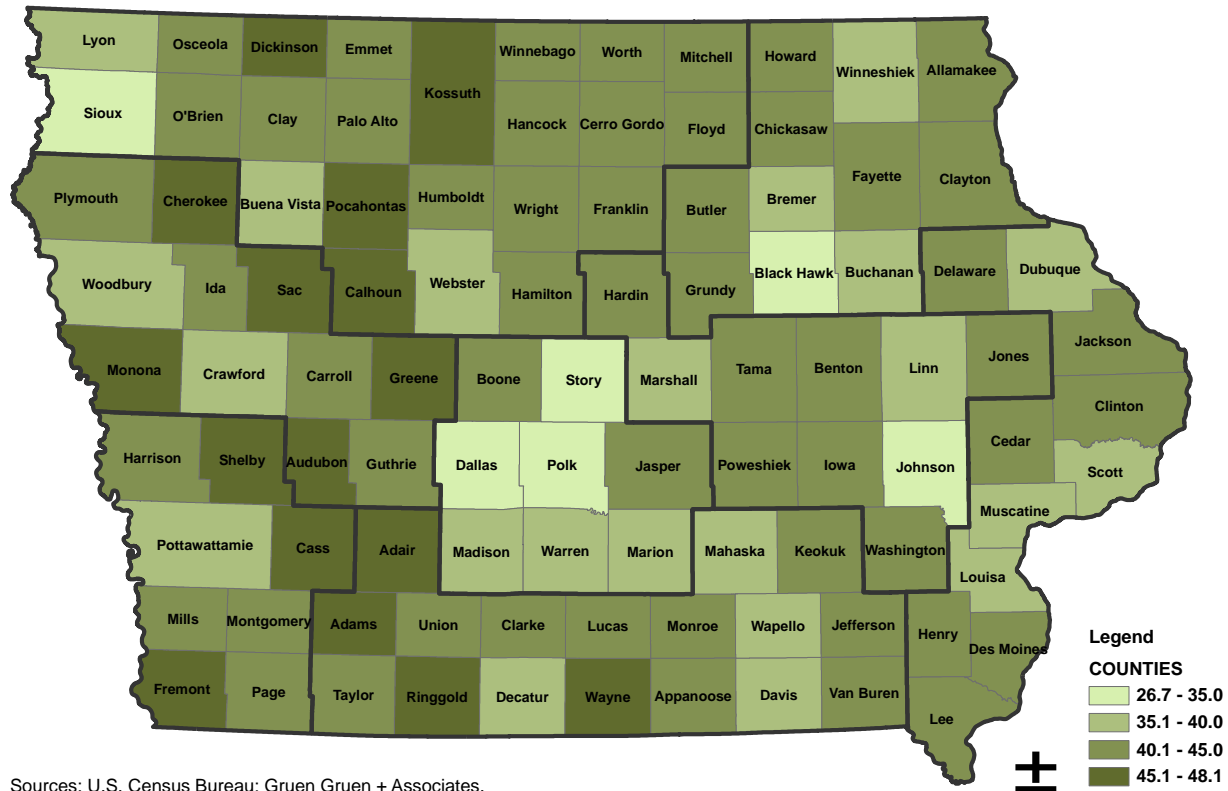
Income tax statistics made available by the Internal Revenue Service suggest that the State of Iowa has experienced only a small degree of net positive migration over recent years. The balance of migration shifted more favorably with the state gaining approximately 10,000 residents over that period due to positive migration patterns.

Population by Age and Race

According to the Census Bureau, Iowa's median age increased from 36.6 years in 2000 to 38.1 years in 2010. The state's youngest populations are primarily concentrated in the Central and East Central regions, where the median age in counties such as Polk, Dallas, Johnson, and Story is below 35 years. To some extent, the younger median ages in the Central and East Central regions reflect the presence of Iowa's two largest public universities in Johnson and Story counties (University of Iowa and Iowa State University).

As summarized in Map II-5, the oldest populations are predominately concentrated across western portions of the state. In 2010, four counties had a median age older than 47 years. Three of these counties (Dickinson, Calhoun, and Pocahontas) were located in the North Tier Region. Although the northern and northwestern areas of the state are aging quickly, Sioux County appears to be one notable exception with a 2010 median age of 32.7 years (the third youngest in the state). The population structure of Sioux County actually has gotten younger over the past decade, as the prime working age population (25 to 54 years) increased by seven percent between 2000 and 2010. This experience is a-typical of Iowa's rural counties as younger-aged households have left as employment opportunities declined.

Map II-5: 2010 Median Age by County



Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Over the 2000-2010 decade, Iowa's population by age shifted upwards. As summarized in Figure II-8, the largest population increase occurred in the 50 to 64 age cohorts. The population between the ages of 50 and 64 grew by approximately 158,000 or 36.2 percent. The 85 years and older population also grew strongly by approximately 15 percent or 10,000. The Baby Boomer bulge is evident as the population between the ages of 35 and 44 declined by 81,000 or 18 percent over the prior decade. In 2000, Iowa's largest age cohort was those between the ages of 40 and 44; in 2010 the 50 to 54 age cohort was the state's largest. The younger Generation Y cohorts of 20 to 29 years of age increased by 30,000 or approximately eight percent. The population under the age of 20 remained virtually stable over the 2000-2010 decade.

Although the population structure of Iowa can be expected to continue to shift upwards with the aging of the Baby Boomers, Generation Y cohorts in Iowa (20 to 29) will present their own set of housing needs and implications as these members of the population begin to enter their prime working and family-bearing years over the coming decades.

Figure II-8: Change in Population by Age Cohort

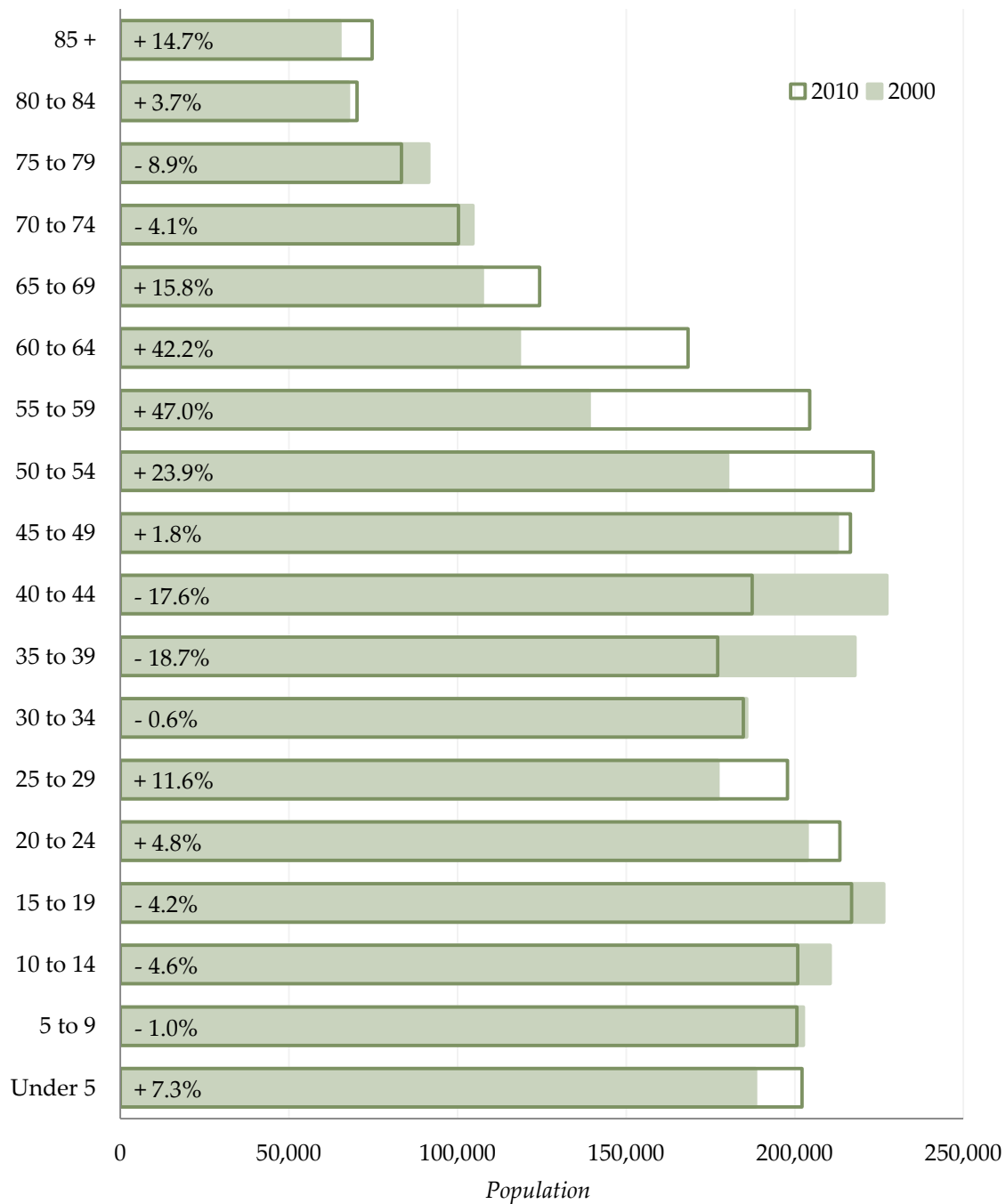


Table II-11 presents Iowa's population by race and Hispanic origin. The State of Iowa remains predominately comprised of non-Hispanic whites, at nearly 89 percent of the population. The non-Hispanic white population of the state did, however, decline over the 2000-2010 decade by approximately 9,000 or from 92.6 percent of total population in 2000 to 88.7 percent in 2010. The state's Hispanic population increased at the fastest rate and largest amount over the 2000-2010 decade, growing from

82,500 or 2.8 percent of the total population in 2000 to 151,500 or 5.0 percent of total population by 2010. Other minority population groups experienced growth as well, albeit less substantial growth than the Hispanic population, and off lower bases.

TABLE II-11: Iowa Population by Race and Hispanic Origin						
	2000		2010		Change 2000-2010	
	Population #	Population % of Total	Population #	Population % of Total	Population #	Shift in Share of Population Percentage Points
Hispanic	82,473	2.8	151,544	5.0	69,071	2.2
Non-Hispanic:	2,843,851	97.2	2,894,811	95.0	50,960	(2.2)
White	2,710,344	92.6	2,701,123	88.7	-9,221	(4.0)
Black	60,744	2.1	86,906	2.9	26,162	0.8
Asian	36,345	1.2	52,597	1.7	16,252	0.5
Other	36,418	1.2	54,185	1.8	17,767	0.5
TOTAL	2,926,324	100.0	3,046,355	100.0	120,031	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

Polk County accounted for approximately 23 percent of the statewide growth in the Hispanic population. Its Hispanic population base grew by approximately 98 percent over the period as more than 16,000 Hispanic residents were added. Other counties outside of Iowa's Metropolitan Statistical Areas in which the Hispanic population increased by more than 2,000 included:

- Sioux County;
- Wapello County;
- Crawford County;
- Buena Vista County; and
- Marshall County.

Collectively, these counties captured approximately 19 percent of Iowa's Hispanic population growth, while they represent less than five percent of the total state population. These counties are also heavily reliant on agriculture-related activity, including food manufacturing and processing. Approximately 40 percent of the employment base of Buena Vista and Crawford counties is comprised of farm and food manufacturing jobs. Farm and food manufacturing employment comprise between 17 and 30 percent of total employment in Sioux, Wapello, and Marshall County.

Map II-6 summarizes the distribution of Hispanic population growth over the 2000-2010 decade (with each dot representing a population growth of 10 persons of Hispanic Origin).

Map II-6: Hispanic Population Growth by County (2000-2010)



Sources: U.S. Census Bureau; Gruen Gruen + Associates.

HOUSEHOLD CHARACTERISTICS

As summarized in Table II-12, the composition of Iowa's household base has shifted in favor of nonfamily households. Nonfamily households are comprised of people living alone or sharing a housing unit with unrelated people. Approximately 72 percent of new households formed within Iowa over the 2000-2010 decade were nonfamily households. The majority of these new nonfamily households formed were single-person households.

TABLE II-12: Households by Type in Iowa

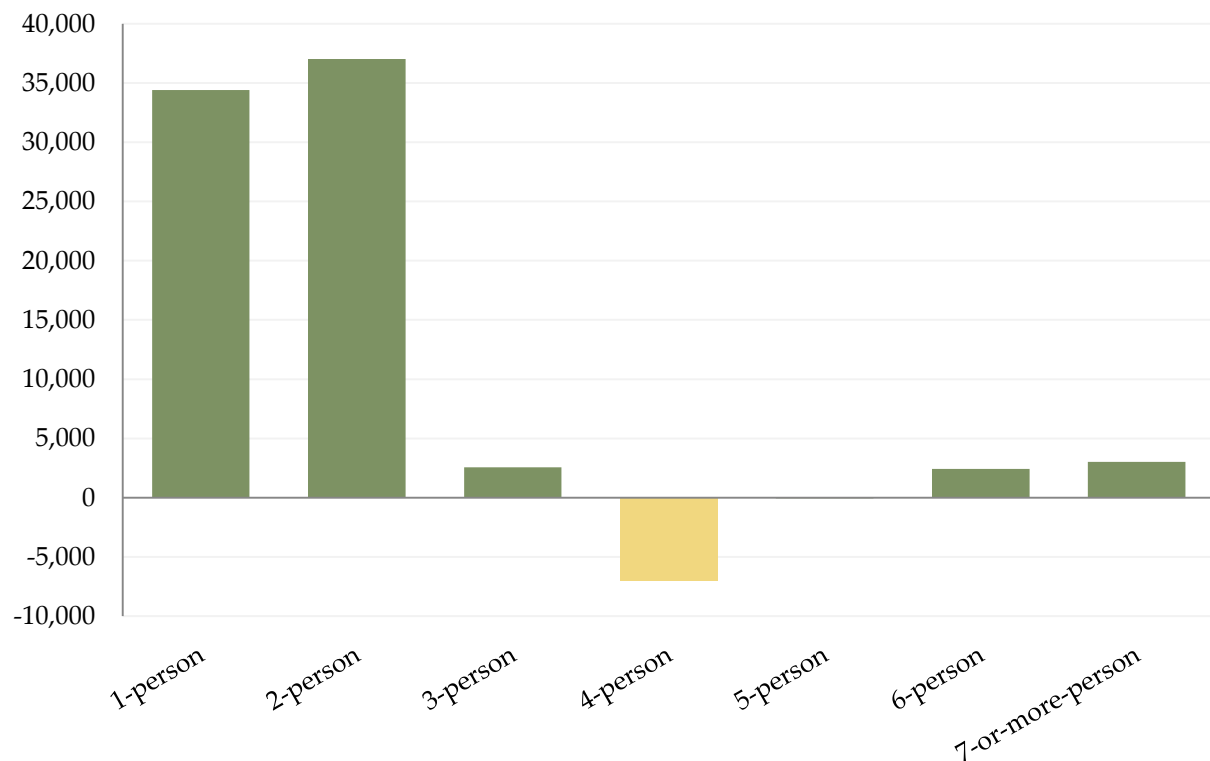
	2000		2010		Change 2000 to 2010	
	#	%	#	%	#	Shift in Proportion of Total Percentage Points
Total Households	1,149,276	100.0	1,221,576	100.0	72,300	---
Family Households:	769,684	67.0	790,034	64.7	20,350	(2.3)
<i>With Own Children 18 Years</i>	361,153	31.4	347,118	28.4	(14,035)	(3.0)
Nonfamily Households:	379,592	33.0	431,542	35.3	51,950	2.3
<i>Householder Living Alone</i>	313,083	27.2	347,479	28.4	34,396	1.2
<i>Householder 65+ Years</i>	130,739	11.4	135,087	11.1	4,348	(0.3)
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

In 2000, Iowa contained approximately 770,000 family households which represented more than two-thirds of the state's household base. The number of family households grew by only 20,000 between 2000 and 2010. The proportion of Iowa's household base comprised of family households, accordingly, declined to fewer than 65 percent of the total household base by 2010. The number of family households with own children 18 years of age or younger declined by more than 14,000 over the decade. The number of households aged 65 and older and living alone increased slightly from 130,700 in 2000 to just over 135,000 in 2010.

As summarized in Figure II-9, nearly all household growth over the 2000-2010 decade consisted of single- and two-person households. The total number of households consisting of three or more members declined over the decade, although very large households (containing six or more members) did increase slightly over the decade. This growth in household size reflects growth in larger-sized Hispanic households¹⁵ as well as households who, due to economic circumstances resulting from the Great Recession, paired up.

¹⁵ The average size of Hispanic households in Iowa, for example, is estimated at 3.5 persons per household; considerably larger than the state's average household size of 2.4 persons. Nearly 15 percent of Hispanic households in Iowa contain six or more members.

Figure II-9: State of Iowa Household Growth by Household Size (2000 - 2010)



Single-person households grew by 35,000 over the 2000-2010 decade, accounting for 48 percent of total household growth throughout the state. Two-person households grew by 37,000 over the decade, representing just over 51 percent of total household growth. The number of four-person households declined by approximately 7,000 and the number of five-person households remained stable.

Table II-13 summarizes changes in Iowa households by age of household over the 2000 to 2010 period.

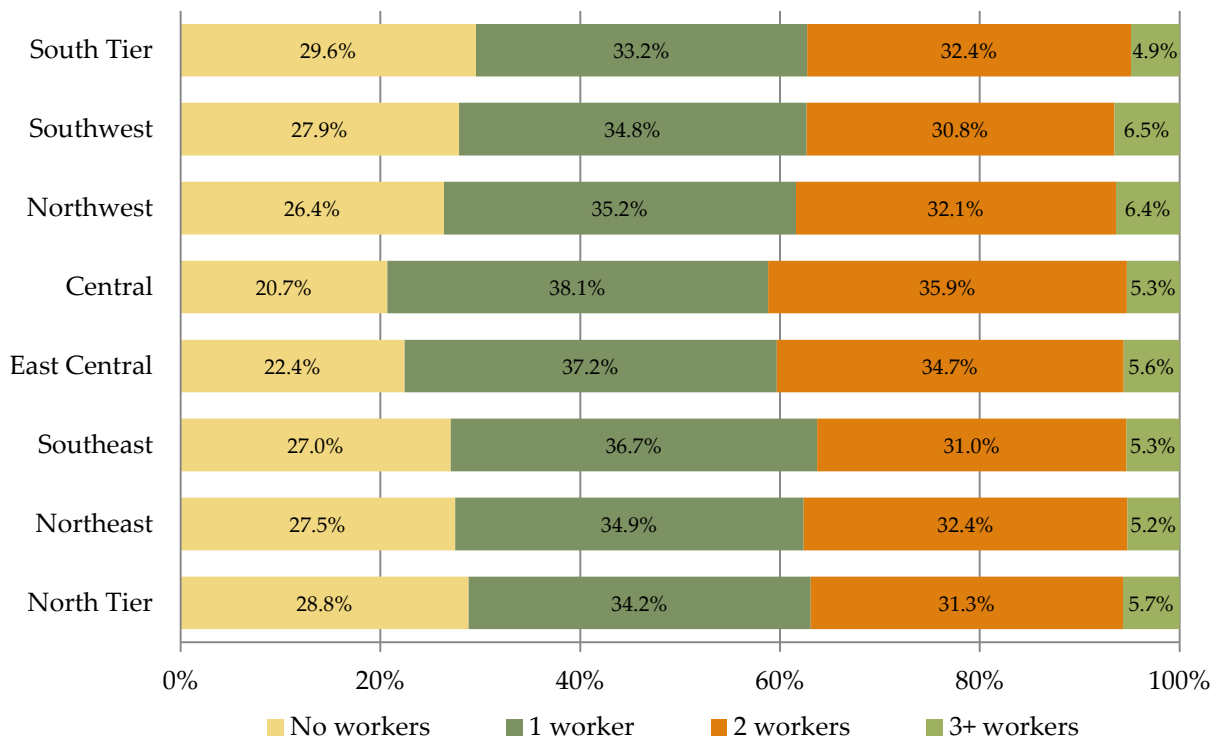
TABLE II-13: Distribution of Households by Age of Householder in Iowa

	2000 #	2000 % of Total	2010 #	2010 % of Total	Change 2000-2010 #	Change 2000-2010 %	Shift in Proportion of Total 2000-2010 %
15-24 years	74,436	6.5	72,122	5.9	(2,314)	(3.1)	(0.6)
25-34 years	182,688	15.9	190,804	15.6	8,116	4.4	(0.3)
35-44 years	241,284	21.0	197,035	16.1	(44,249)	(18.3)	(4.9)
45-54 years	223,186	19.4	246,569	20.2	23,383	10.5	0.8
55-64 years	149,615	13.0	220,096	18.0	70,481	47.1	5.0
65-74 years	132,575	11.5	140,016	11.5	7,441	5.6	0.0
75+ years	145,492	12.7	154,934	12.7	9,442	6.5	0.0
Total	1,149,276	100.0	1,221,576	100.0	72,300	6.3	---
Sources: U.S. Census Bureau; Gruen Gruen + Associates.							

The distribution of households within Iowa has changed in a manner similar to its population age structure. The proportion of households headed by a householder between the ages of 45 and 64 increased from 32.4 percent in 2000 to 40.2 percent by 2010. Approximately 104,000 households were added in the 45 to 64 category over the decade. The number of middle-aged households (headed by a member between the ages of 35 and 44) declined rapidly by 18 percent or 44,000 households. Households at the younger- and older-age spectrums remained relatively stable over the period, each changing by less than seven percent.

The Central Region contains the smallest proportion of households containing no workers (or members of the labor force) and it also contains the largest proportion of dual-income households containing two workers. As summarized in Figure II-10, the South Tier and North Tier regions contained the highest percentage of households containing no members of the labor force (employed or unemployed) in 2010, each at just under 30 percent. This is not surprising, given that each contains a higher proportion of older-age residents.

Figure II-10: Distribution of Households by Number of Workers

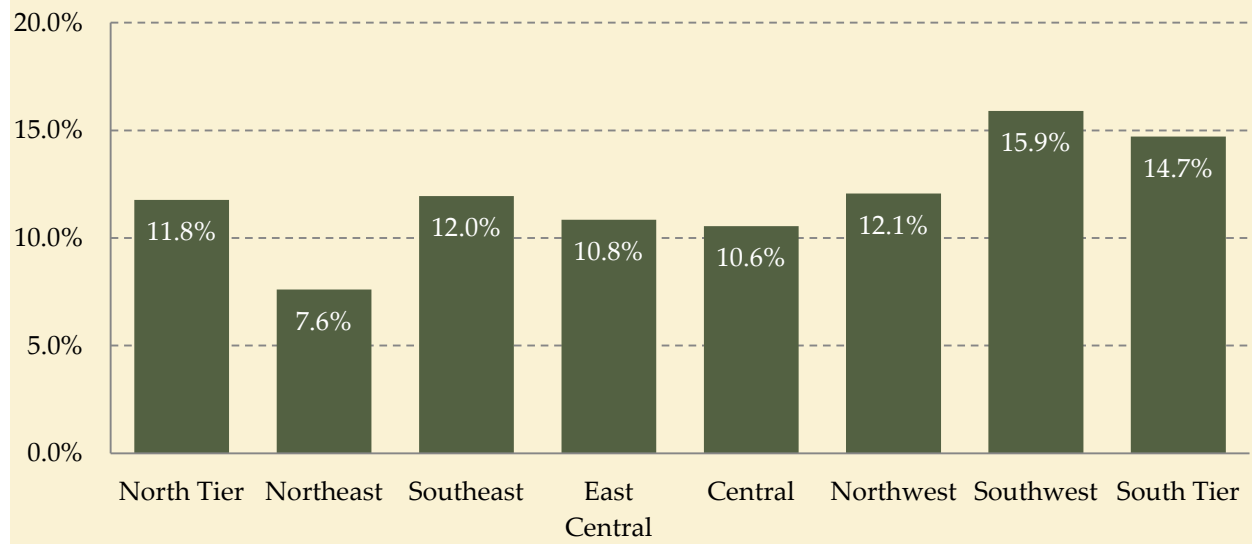


Sources: U.S. Census Bureau; Gruen Gruen + Associates.

POPULATION WITH DISABILITIES

According to the 2010 Census, approximately 352,549 Iowans over the age of five (11.5 percent of the State population) have one or more disabilities. The Census defines disability as a mental, physical, or health condition that lasts over six months. Given the fact that 45 percent of these individuals are over the age of 75, the percentage of the population with disabilities is likely to increase as the population ages in the coming decades. Figure II-11 shows the proportion of persons with a disability by region (see Appendix I for more detail). Households containing persons with a disability may have trouble finding appropriate housing.

Figure II-11: Percent of 2010 population with a disability



Accessible Living Quarters

There is an evident need for community-based housing that is accessible to individuals with varying types of disability. Approximately 23 percent of individuals with disabilities in Iowa (87,000 people) are living in households alone and 64 percent (244,000) live in households with others, while only 13 percent live in institutions or other group quarters (2 percent of the population without disability lives in institutions or group quarters). Seventy-four percent of the individuals with daily activity limitations (34,000) and 61 percent of individuals with a self-care limitation live in households (the remainder live in institutions or group quarters).¹⁶

¹⁶ PAS Center for Personal Assistance Services. "Disability Data for Iowa from the 2009 American Community Survey." Retrieved from: http://www.pascenter.org/state_based_stats/disability_stats/acs_race.php?state=iowa

TABLE II-14: Distribution of Living Quarters Among Persons with Disabilities in Iowa, 2009

	Any Disability	Daily Activity Limitation	Self-Care Limitation	No disability
Total Population	379,000	153,000	81,000	2,431,000
Type of Living Quarters				
In household living alone	22.9%	22.0%	16.0%	10.6%
In household living with others	64.3%	52.5%	45.4%	87.0%
Institutions*	9.9%	20.7%	33.5%	0.4%
Other group quarters**	2.9%	5.0%	5.1%	1.9%

Source: PAS Center for Personal Assistance Services, 2009 (Based on Data from American Community Survey)

* Nursing homes, hospital facilities, correctional and juvenile institutions

**College, dormitories, military barracks, hostels, shelters, religious group housing, work-related group living

Income and Affordability

Persons with disabilities tend to have lower incomes than those without, and may therefore find it more difficult to find affordable housing. The median income for households with disabilities in 2008 was more than 30 percent lower than households without disabilities (\$38,700 and \$58,000, respectively)¹⁷. Full-time workers with disabilities had median earnings that were 17 percent lower than the median earnings of workers without disabilities in 2008 (\$30,600 and \$36,700, respectively). According to the 2010 U.S. Census, the poverty rate for adults with disabilities was more than double the rate for persons without disabilities in 2010. Approximately 17 percent of individuals living in poverty in Iowa in 2010 (all ages) had a disability.

¹⁷ "2008 Disability Status Report: Iowa." Employment and Disability Institute, Cornell University.

Retrieved from:

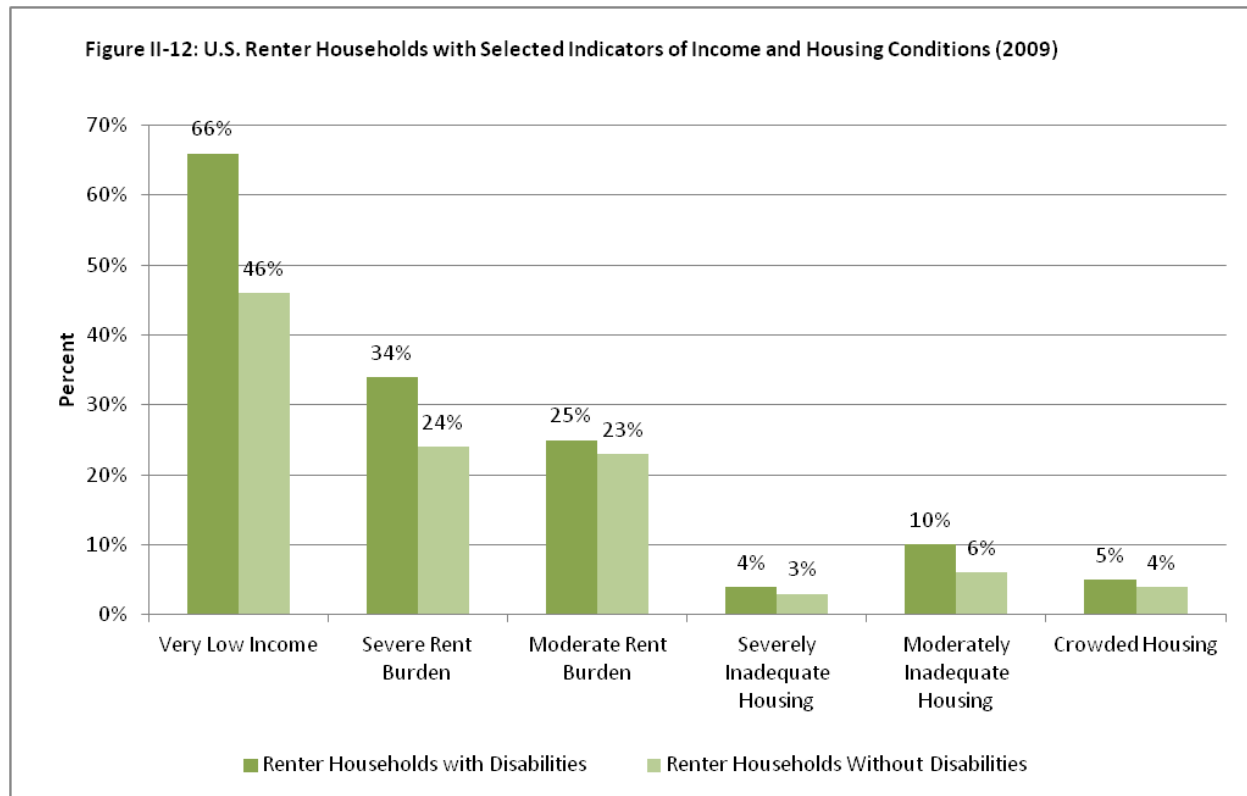
http://www.disabilitystatistics.org/reports/report.cfm?html_year=2009&fips=2019000&subButton=Get+HTML&subButtonSpanish=HTML+en+Espa%C3%B1ole

TABLE II-15: Income and Poverty Among People with Disabilities in Iowa

	With Disability		Without Disability	
Median Annual Income for Full Time Workers (2008)	\$30,600		\$36,700	
Median Annual Household Income (2008)	\$38,700		\$58,000	
	Number	Percent	Number	Percent
Individuals in Poverty in 2010 (all ages, non-institutionalized)	64,194	19.2%	306,264	11.7%
Working Age Individuals (ages 20-64) with income below poverty level in 2010	41,724	25.1%	166,399	10.6%

Sources: 2008 Disability Status Report: Iowa and U.S. Census, 2010

Nation-wide, renter households that include persons with disabilities who are not elderly are more likely to experience rent burden than households with individuals that have no disabilities. A 2009 study by the HUD reported that renter households with disabilities were almost 1.5 times more likely to pay more than 50 percent of their income for rent¹⁸. Households with disabilities were also more likely to experience inadequate or overcrowded housing.

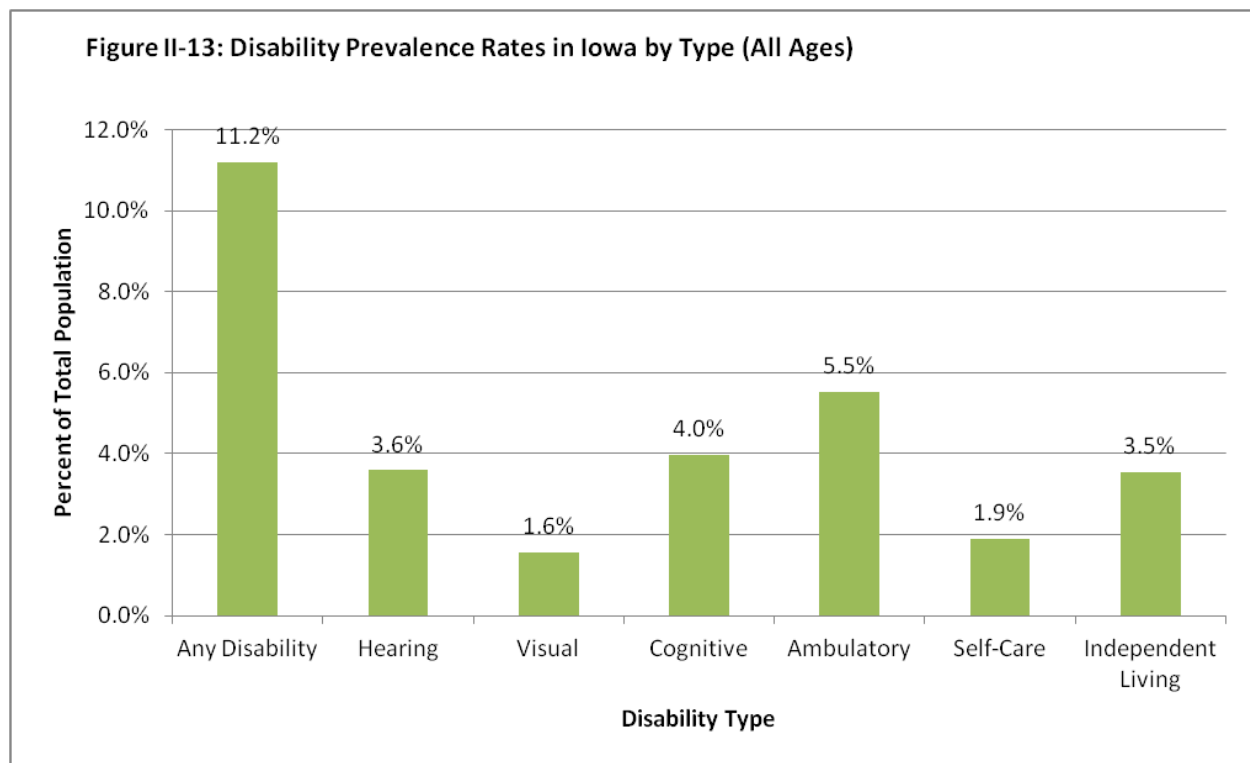


¹⁸ "2009 Worst Case Housing Needs of People with Disabilities: Supplemental Findings of the Worst Case Housing Needs 2009: Report to Congress." U.S. Department of Housing and Urban Development, March 2011.

Individuals who rely on Supplemental Security Income (SSI) are likely to have a problem with housing burden. Sixteen percent of working age Iowans (21-64) with disabilities receive SSI payments¹⁹. According to a 2010 study, individuals receiving SSI are likely to be priced out of Iowa housing markets²⁰. In 2010, the average monthly rent for a one bedroom unit in Iowa was equal to 75 percent of monthly SSI payments. Average monthly rent for a studio was 66 percent of monthly SSI payments. These numbers were even higher in larger cities such as Des Moines/West Des Moines (90 percent of SSI income required to rent a 1-bedroom), Council Bluffs (89%), Ames (89%), Iowa City (88%).

Disability Type

Different types of disabilities have varying implications related to the type of housing features needed. Disability type can include any of four physical limitations: hearing, visual, cognitive, and ambulatory (difficulty walking or climbing stairs). Persons with disabilities can also be classified as having a self-care disability (difficulty dressing or bathing - individuals 5 and older) or independent living disability (difficulty doing errands alone – individuals 15 and older). Figure II-13 shows that ambulatory disability, which has an evident relation to housing design, is the most prevalent type of disability for Iowa residents.



Source: U.S. Census 2010

Disability type is connected to the prevalence of worst case housing needs. A 2009 study by HUD showed that of the four physical limitations, ambulatory and cognitive were the most prevalent disabilities among households that they classified as having the “worst case housing needs” (unassisted, very low-income renter households who have a severe rent burden and/or live in severely inadequate

¹⁹ “2008 Disability Status Report: Iowa.”

²⁰ “2010 Priced Out: The Housing Crisis for People with Disabilities.” Technical Assistance Collaborative, Inc. Consortium for Citizens with Disabilities, Housing Task Force, June 2011.

conditions)²¹. Fifty-four percent of worst case needs households with disabilities had an ambulatory disability, while 48 percent had a cognitive disability. Between Self-Care and Independent Living Disabilities, Independent Living was more prevalent among households with the worst case housing needs (31%).

Housing Discrimination

Disability is the most cited reason for complaints involving fair housing in the State of Iowa, according to 2011 records from the Iowa Civil Rights Commission²². Similarly, HUD records from 2009 showed that complaints alleging disability discrimination are the most common type of fair housing complaint on a national level²³. The Fair Housing Act (1968), as amended, stipulates that landlords must make reasonable modifications and accommodations if necessary to accommodate individuals with disabilities, and requires multifamily housing with four or more units built after 1991 to be designed to allow access for persons with disabilities. However, these modifications are not always met. A 2003 HUD study of multifamily housing found that a nationally representative sample of multifamily buildings built after 1991 did not wholly comply with the accessibility requirements in the Fair Housing Act.

²¹ “2009 Worst Case Housing Needs of People with Disabilities: Supplemental Findings of the Worst Case Housing Needs 2009: Report to Congress.” U.S. Department of Housing and Urban Development, March 2011.

²² Iowa Civil Rights Commission Annual Report, Fiscal Year 2011. Retrieved from: <http://www.iowa.gov/government/crc/docs/AnnualReportFY11.pdf>

²³ “2009 Worst Case Housing Needs of People with Disabilities”

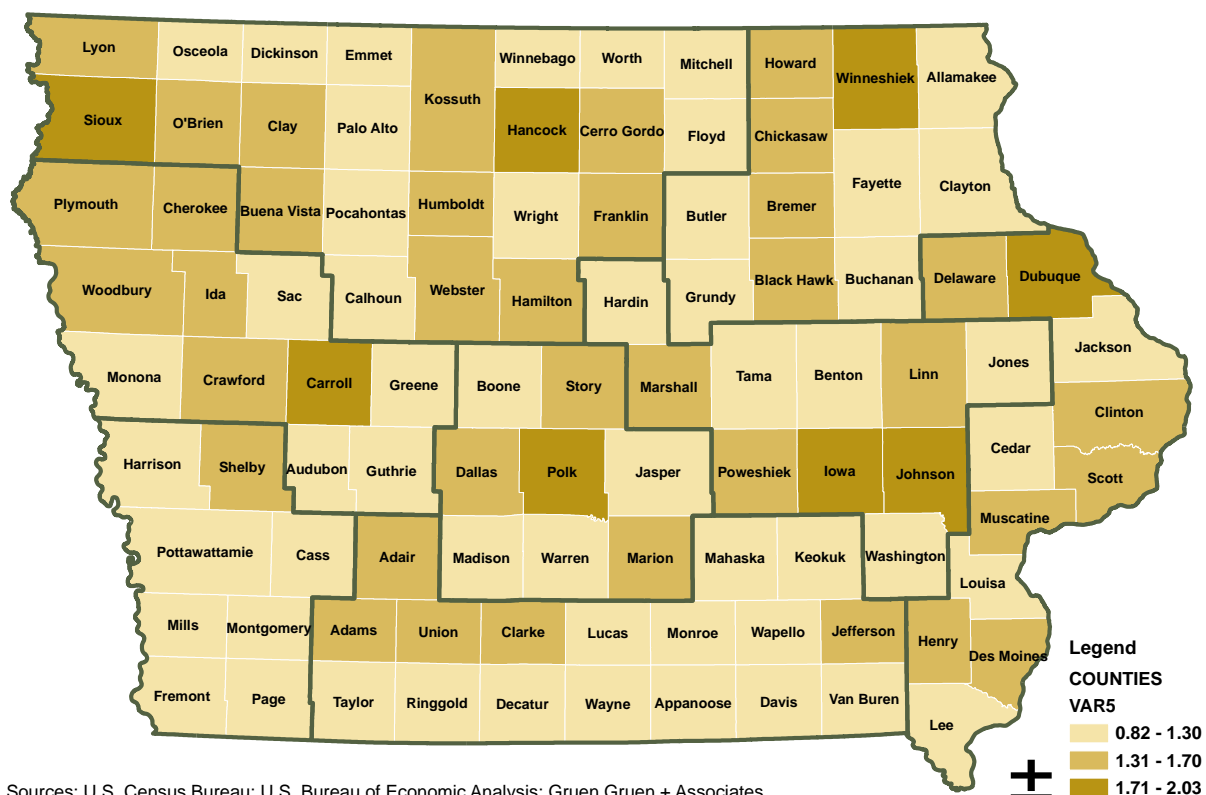
JOBS-TO-HOUSING BALANCE

A jobs-to-housing balance, or ratio, is considered a key benchmark in local and regional planning. It is also a general, but still a good indicator of housing demand pressures within a given area. Regions and communities that exhibit persistently high ratios of jobs to available housing units are most often those that experience high increases in housing cost over time.

A region is generally considered to have a sustainable jobs-to-housing balance if the ratio of jobs-to-housing units is 1.5.²⁴ While jobs to housing relationships will vary given differences among communities in labor force, social, and economic characteristics; transportation linkages, geographical constraints, and land use regulatory conditions, the generally accepted ratio for a balanced relationship between jobs and housing tends to fall within 1.3-to-1.7-jobs-per-housing unit. Areas with significantly higher jobs-to-housing ratios typically do not have an adequate amount of housing supply to meet the needs of the local work force. Increasing jobs-to-housing ratios also tend to put upward pressure on housing costs, as less housing supply is available than typically needed to accommodate typical demands generated by the local employment base.

Map II-7 summarizes the range of jobs-to-housing ratios across Iowa in 2010.

Map II-7: Jobs-to-Housing Ratio by County (2010)



Sources: U.S. Census Bureau; U.S. Bureau of Economic Analysis; Gruen Gruen + Associates

²⁴ See, for example, "Jobs-Housing Balances and Regional Mobility", Robert Cervero, Institute of Urban and Regional Development University of California at Berkeley, APA Journal, spring 1989, pp.136-150. See also pp. 7 "Jobs-Housing Balance", Jerry Weitz, American Planning Association, APA Journal, November 2003

In 2010, Sioux County had the highest jobs-to-housing ratio in the state at just over 2.0 jobs per housing unit. Polk County, Johnson County, and Dubuque County also exhibited high jobs-to-housing ratios, at approximately 1.75 to 1.85 jobs per housing unit. Surprisingly, other counties exhibiting the highest jobs-to-housing ratios (above 1.7 jobs per unit) were rural counties, including Carroll, Iowa, Winneshiek, and Hancock Counties.

As illustrated in Map II-7, the preponderance of counties encompassing the South Tier and Southwest regions of the state are characterized by comparatively lower jobs-to-housing ratios. Over the 2000 to 2010 period, the state added more housing units than it did jobs resulting in a statewide decline in the jobs-housing balance (from 1.56 jobs per unit to 1.46 jobs per unit). The South Tier and Southwest regions have the lowest jobs-to-housing ratios, each at approximately 1.2 jobs per unit in 2010.

TABLE II-16: Jobs-to-Housing Balance by Region¹

	2000	2010	Change
	#	#	#
North Tier	1.46	1.37	-0.09
Northeast	1.49	1.42	-0.07
Southeast	1.55	1.45	-0.09
East Central	1.67	1.56	-0.11
Central	1.76	1.61	-0.16
Northwest	1.47	1.42	-0.05
Southwest	1.30	1.22	-0.08
South Tier	1.31	1.22	-0.09
State Total	1.56	1.46	-0.10

¹ Total employment divided by total housing units.

Sources: U.S. Census Bureau; Bureau of Economic Analysis; Gruen Gruen + Associates.

The East Central and Central regions exhibit the highest jobs-to-housing ratios, at 1.56 and 1.61 respectively. The North Tier, Northeast, Southeast, and Northwest regions all have current jobs-to-housing ratios approximating 1.4 to 1.5 jobs per unit. To some extent, the higher jobs-to-housing ratios in the Central and East Central regions can be explained by a higher concentration of multi-worker households. All else being equal, this reduces the number of units needed to house the regional workforce. As mentioned previously, the South Tier and Southwest regions exhibit a considerably lower jobs-to-housing balance than the state as-a-whole. The lower jobs-to-housing balance in the Southwest Region can be partially explained by the proximity to Omaha, in which a higher proportion of households in the region are commuting to jobs out-of-state (in Nebraska). The South Tier, in particular, also contains a higher proportion of housing units occupied by households that no longer contain active members of the workforce.

CHANGES IN HOUSEHOLD INCOME

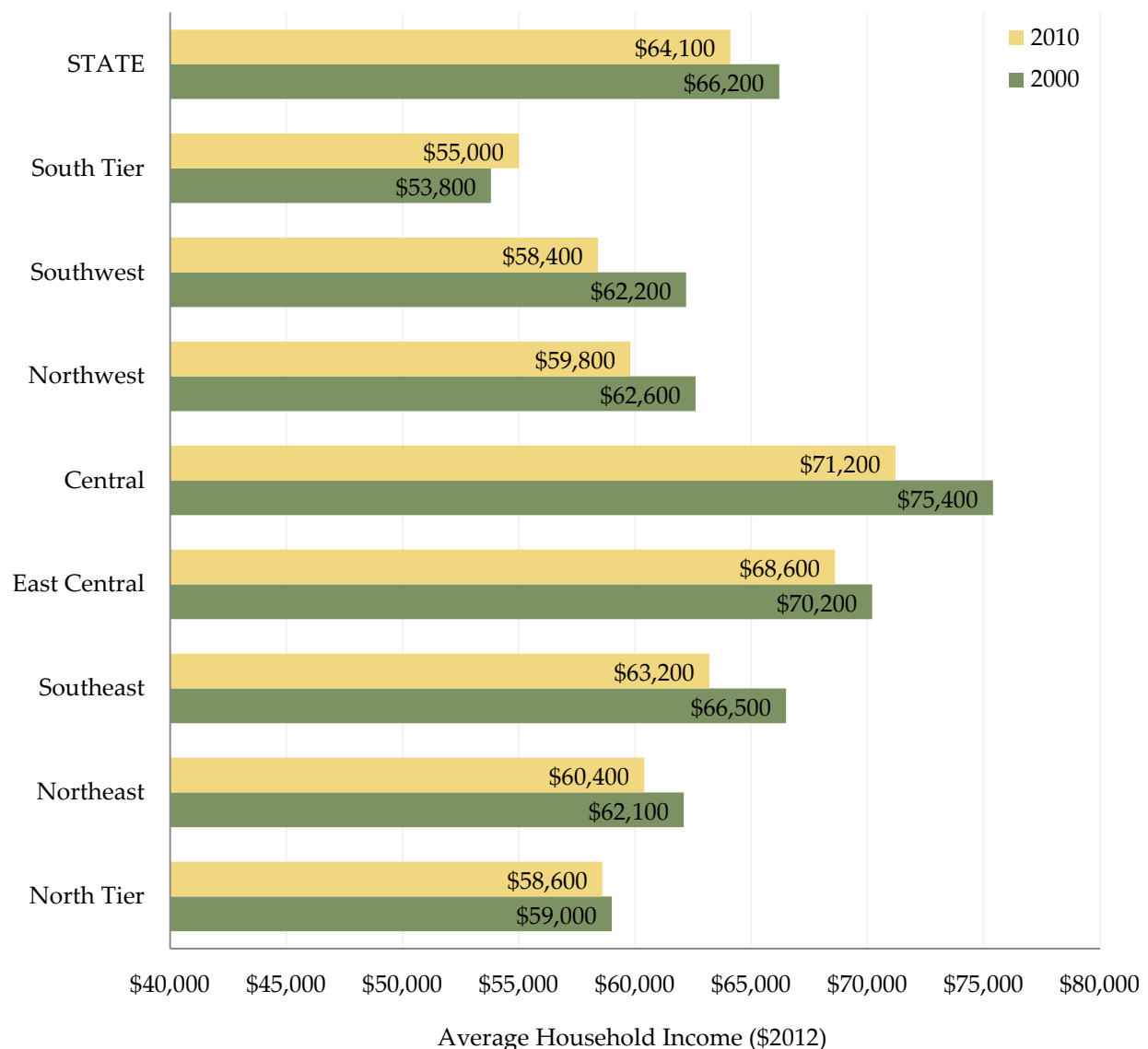
To estimate and identify housing needs, the ability of households to pay for housing must be considered. The production of market-rate housing units is only stimulated if a sufficient number of households are able to pay a price that enables builders to supply new units at a profit. The incomes of households and

families directly affect their ability to pay for housing, which in turn, affects the price points at which future housing shortfalls or surpluses are likely to exist.

Household Income

Consistent with National trends, average household income within the State of Iowa, when adjusted for inflation, declined slightly between 2000 and 2010. In current 2012 dollars, average household income in Iowa approximated \$66,200 in 2000 and \$64,100 in 2010. In both 2000 and 2010, the Central Region exhibited the highest average household income in the State (though real income is estimated to have declined over the decade). For the most part, inflation-adjusted incomes declined throughout Iowa over the 2000 to 2010 period by approximately two to six percent. The South Tier Region, however, experienced the only increase in real average household income over the period.

Figure II-14: Change in Average Household Income by Region (2000-2010)



Approximately 34 percent of Iowa's households are estimated to have annual incomes below \$35,000. Relative to 2000, the proportion of households with incomes below \$35,000 has increased by approximately three percentage points. The proportion of households with incomes between \$35,000 and \$99,999, alternatively, is estimated to have declined by approximately four percentage points. In 2000, the majority or 53 percent of households within the State had annual incomes ranging from \$35,000 to \$99,999. In 2010, the percentage of households within this same income bracket is estimated to have declined to approximately 48 percent. The number of upper-income households (above \$100,000 in annual income) increased between 2000 and 2010 representing approximately 18 percent of Iowa's household base. Table II-17 presents the distribution of households by household income in Iowa for 2000 and 2010.

TABLE II-17: Estimated Distribution of Households by Income in Iowa (2000-2010)
Presented in Constant 2012 Dollars

Household Income (in \$2012)	2000 %	2010 %	Shift (Percentage Points)
Less than \$10,000	6.1	6.1	0.0
\$10,000 to \$14,999	3.6	5.2	1.6
\$15,000 to \$24,999	10.3	11.4	1.1
\$25,000 to \$34,999	10.7	11.1	0.4
Subtotal: Less than \$35,000	30.7	33.9	3.2
\$35,000 to \$49,999	15.9	15.3	(0.6)
\$50,000 to \$74,999	21.1	20.0	(1.0)
\$75,000 to \$99,999	15.6	13.1	(2.5)
Subtotal: \$35,000 to \$99,999	52.6	48.4	(4.2)
\$100,000 to \$149,999	10.5	11.3	0.7
\$150,000 to \$199,999	3.6	3.8	0.2
\$200,000 or more	2.6	2.6	0.1
Subtotal: \$100,000 or more	16.7	17.7	1.0

¹ Income ranges taken from Census and American Community Survey results are adjusted for inflation to current 2012 dollars, based on the Consumer Price Index for the Midwestern United States. Estimates of household distribution by income range are re-calculated assuming a normal distribution within each bracket.

Sources: U.S. Census Bureau; Bureau of Labor Statistics; Gruen Gruen + Associates.

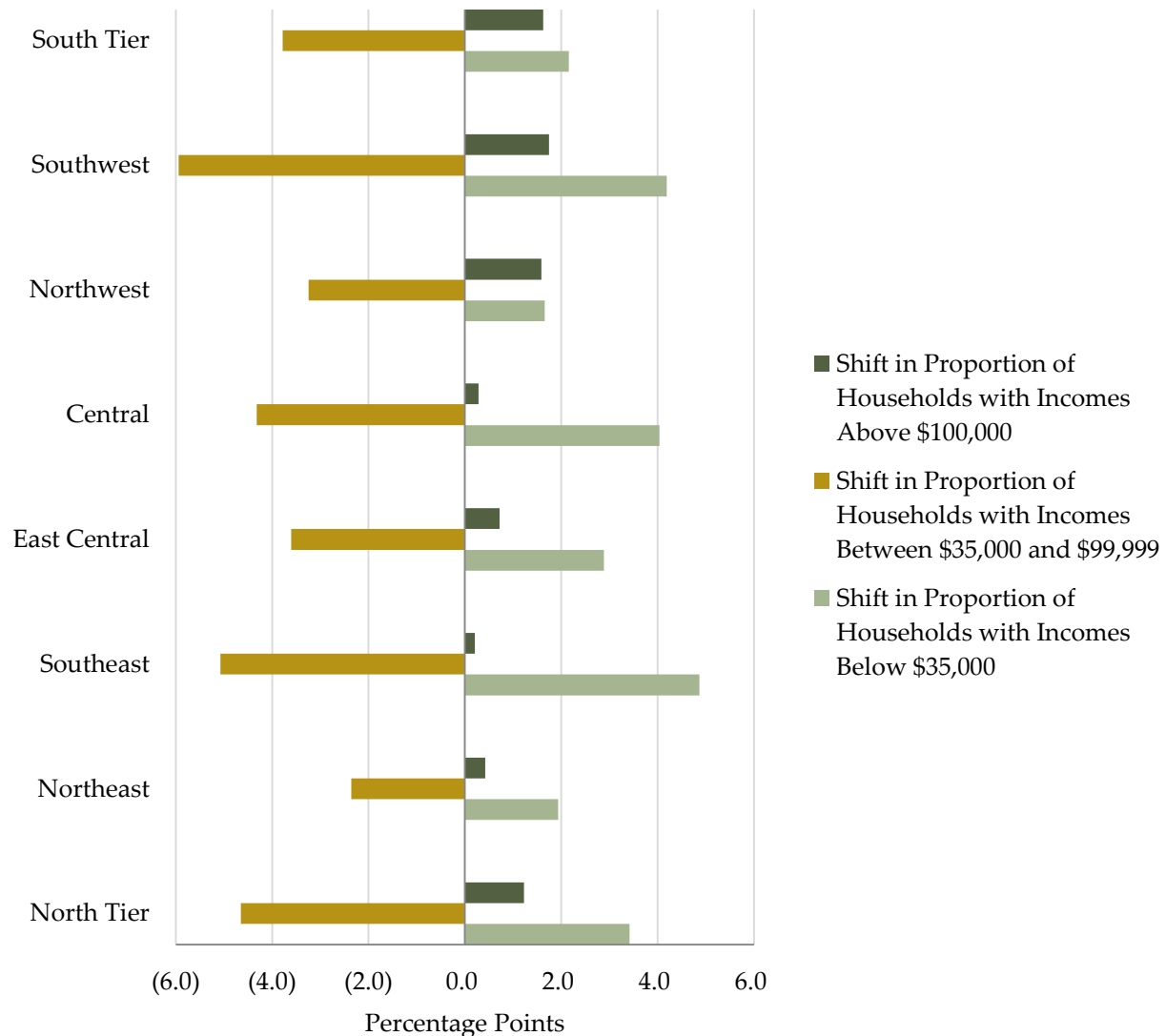
The distributional shifts in Iowa's household income structure reviewed above are consistent with a decline in real income and an aging population. The slight declines in real household income are not surprising given the effects of the Great Recession and the state's increasing proportion of retirement-age residents.

The income gap appears to be widening most rapidly in the Southwest and Southeast regions of Iowa. In the Southwest Region over the 2000-2010 decade, the proportion of the household base comprised by those with incomes below \$35,000 grew by approximately four percentage points. The proportion of

households with incomes above \$100,000 grew by about two percentage points. The base of middle-income households, as a proportion of total, declined by nearly six percentage points.

In the Southeast Region, the high-income segment remained relatively stable, while a large shift in the distribution of households by income occurred between the middle- and lower-income segments. The percentage of households with incomes below \$35,000 shifted upwards over the 2000-2010 decade by approximately five percentage points, while the percentage of households with annual incomes between \$35,000 and \$100,000 shifted downwards by a similar amount. The household income structure of the Central Region appears to have changed in a similar manner. The proportion of high-income households remained relatively stable, while a slight transition from middle-income to lower-income households occurred over the decade. This undoubtedly reflects the increase in unemployment brought on by the Great Recession, but is also emblematic of a region that is attracting younger-age and lower-income migrants from elsewhere throughout the state in search of economic opportunities.

Figure II-15: Shifts in Distribution of Income over 2000-2010 Period

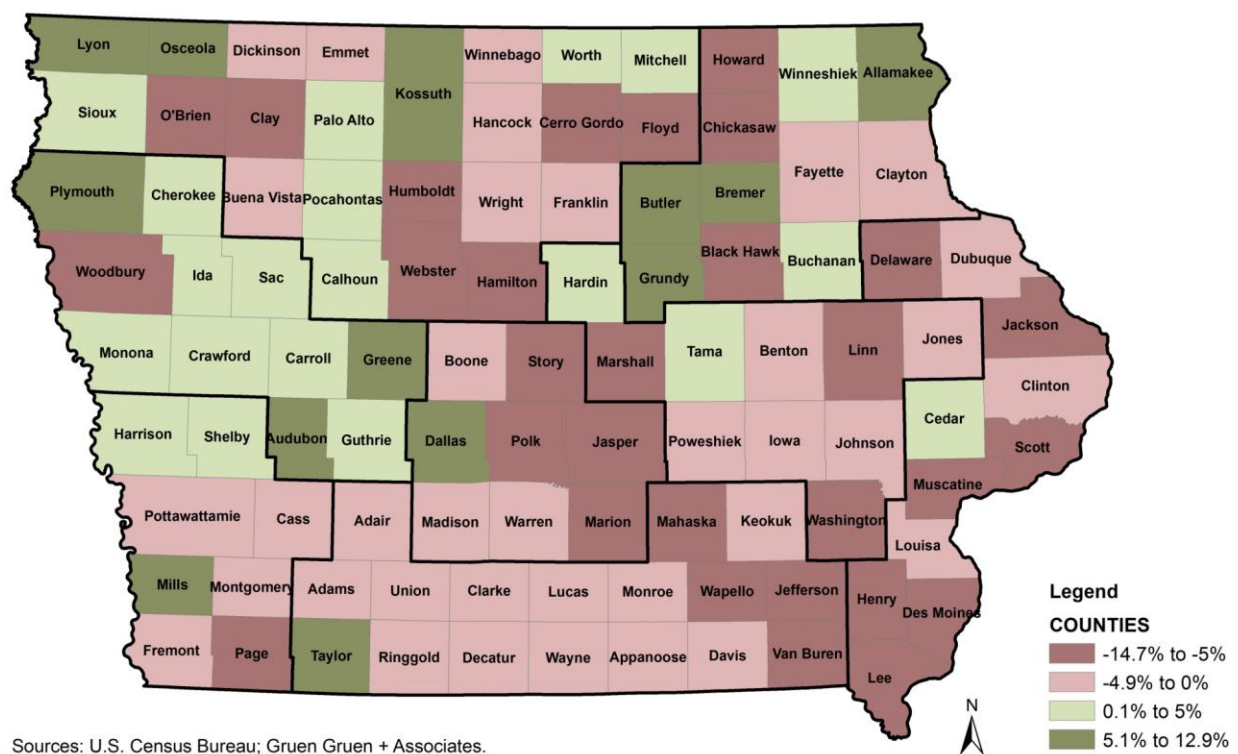


Sources: U.S. Census Bureau; Bureau of Labor Statistics; Gruen Gruen + Associates.

In Iowa's most rural regions, the proportion of the household base comprised by higher-income households has grown. This is not surprising, given the patterns of migration away from these areas. Households with productive sources of employment and income, and the means to do so, have likely stayed.

Changes in the make-up of households by income in the Northeast and Northwest regions of Iowa were less exaggerated over the 2000-2010 decade, although the proportion of households in each comprised by those with incomes below \$35,000 shifted upwards by nearly two percentage points. Map II-8 summarizes the percentage change in real median household income by county over the decade.

Map II-8: Percent Change in Real Median Household Income 2000-2010



Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Adjusted for inflation over the decade, real median household income in 66 of Iowa's counties declined. Real median income declines were particularly widespread throughout the South Tier, Southeast, Central, and East Central regions. In 40 of the 45 counties located in these four regions of the state, real median incomes declined over the decade. Dallas County, which experienced the largest increase in jobs over the decade throughout the state, did experience strong real median household income growth of more than \$5,000.

The majority of counties in the North Tier and Northwest regions of Iowa experienced real median household income gains. In 19 of the 34 North Tier and Northwest region counties, real median household incomes are estimated to have increased between 2000 and 2010 particularly in the far

northwestern most counties of the state. In Osceola, Lyon, and Plymouth Counties, real median household income grew by more than eight percent over the decade.

In the Northeast Region, counties located northwest of Waterloo-Cedar Falls also experienced strong real income gains. The percentage increase in real median household income exceeded five percent over the decade in Grundy, Butler, and Bremer Counties.

HOUSING AFFORDABILITY IN IOWA

With household incomes declining (in real terms), an increasing proportion of Iowa's households are expending more of their pre-tax income on housing. Housing cost-burden rates have increased across the board; but especially among elderly renters and low-income households in Iowa's metropolitan areas.

This is not an experience unique to Iowa. As best said in the Joint Center for Housing Studies at Harvard University *State of the Nation's Housing* 2012 report, "the recession took a toll on household incomes but did little to reduce housing outlays for many Americans." As summarized in Table II-18 in 2010, lower income households are spending on average more than 45 percent of their before-tax income on housing and utilities. The housing and utility expenditure rate for lower income households was 37 percent of before-tax income in 2000. U.S. households with annual before-tax incomes between \$10,000 and \$30,000 spend an average of 97 percent of their before-tax income on food, housing, utilities, transportation, and health care. Housing is the largest expenditure item.

TABLE II-18: Expenditure Patterns of U.S. Households in 2010

	Households with Incomes between \$10,000 and \$30,000 ¹		Households with Incomes above \$70,000 ²	
	Average Expenditure	Percent of Before- Tax Income	Average Expenditure	Percent of Before- Tax Income
	\$	%	\$	%
Food	3,611	19.7	9,452	7.3
Housing	5,672	30.9	15,528	12.0
Utilities	2,679	14.6	4,903	3.8
Transportation	3,772	20.5	12,682	9.8
Health Care	2,126	11.6	4,472	3.5
Subtotal	17,860	97.3	47,037	36.4

¹ Average household income reported at \$18,400.

² Average household income reported at \$129,200.

Sources: Bureau of Labor Statistics, 2010 Consumer Expenditure Survey;
Gruen Gruen + Associates.

Despite the widening gap between incomes and housing cost, Iowa's housing stock still remains more affordable than most other states and regions of the country. A common benchmark of overall housing affordability is the "median multiple" - or the ratio of median home value to median household income. In 2010, this ratio approximated 2.6 in Iowa. A region or state is generally considered to be comparatively

"affordable" if the median multiple is less than 3.0. While still comparatively affordable, the increase in the ratio of median home price to income that occurred over the 2000-2010 decade was quite pronounced. In 2000, Iowa's median multiple stood at less than 2.1. Relative to household incomes, the cost of rental housing has also increased throughout the state. In 2000, the median gross rent approximated 14.3 percent of median income. By 2010, that percentage had increased to 15.7 percent.

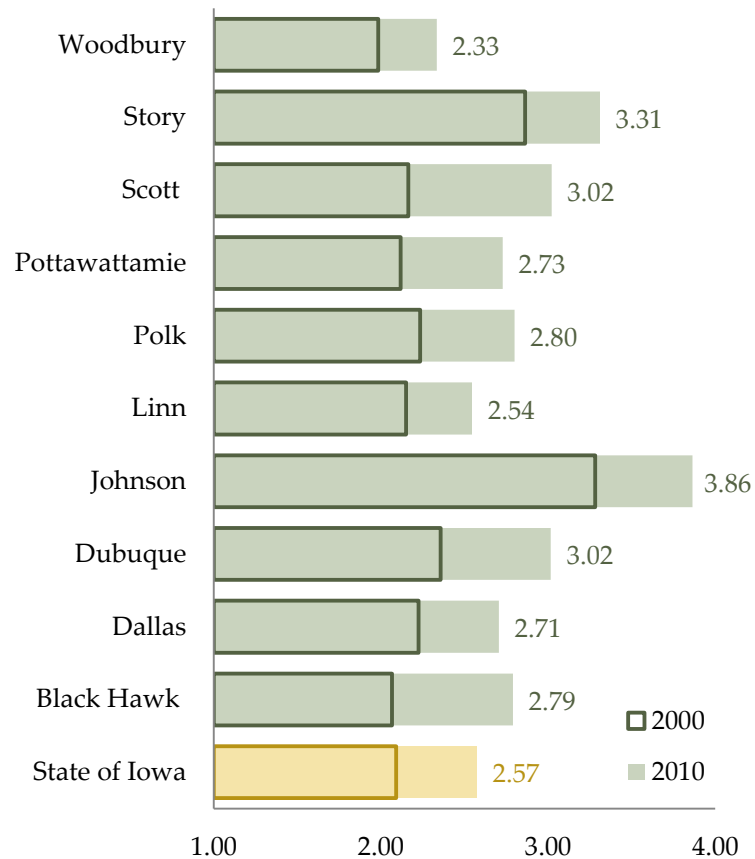
Johnson County in the East Central region exhibits, by far, the highest median multiple in the state at just under 3.9. Story County experienced the second highest ratio of median home value to median household income in 2010, at just over 3.3.

The median multiple in other major metropolitan counties of Iowa generally range from 2.5 to 3.0. Scott and Dubuque counties in the

Southeast Region each experienced a comparatively rapid increase in the relationship between median home values and incomes. Woodbury County, in the Northwest Region of the state, includes the most affordable owner-occupied housing inventory with a median multiple of approximately 2.3.

Relative to household incomes, the median cost of a home in Iowa grew by 23 percent over the decade. This compares to a 26 percent increase nationwide. Nationwide, the ratio of median income to value increased from 2.9 in 2000 to 3.6 in 2010.

Figure II-16: Ratio of Median Home Value to Median Household Income



Cost-Burdened Households and Homeownership

Table II-19 presents housing cost burden rates by region and housing tenure. In 2000, 14.2 percent of all Iowa homeowners expended 30 percent or more of their annual income on housing costs. By 2010, nearly 20 percent of Iowa homeowners were cost-burdened. Amongst homeowners in 2010, the Central, Southeast, and South Tier regions exhibited the highest burden rates ranging from approximately 21 to 23 percent.

TABLE II-19: Housing Cost Burden Rates by Region ¹

	Homeowners			Renters		
	2000	2010	Change Percentage	2000	2010	Change Percentage
	<u>%</u>	<u>%</u>	<u>Points</u>	<u>%</u>	<u>%</u>	<u>Points</u>
North Tier	12.6	16.9	4.3	27.4	39.9	12.5
Northeast	12.4	16.7	4.3	34.9	46.3	11.4
Southeast	13.9	21.6	7.7	34.2	47.2	13.0
East Central	14.0	19.2	5.2	37.6	48.1	10.5
Central	16.5	22.7	6.2	35.4	47.3	11.9
Northwest	13.8	16.8	3.0	30.4	38.7	8.3
Southwest	14.8	18.8	4.0	34.1	50.5	16.4
South Tier	12.9	21.0	8.1	33.3	43.2	9.9
State	14.2	19.8	5.6	34.1	45.9	11.8

¹ The proportion of households paying 30 percent or more of their before-tax income for housing and related expenses (utilities, insurance, taxes, etc.).

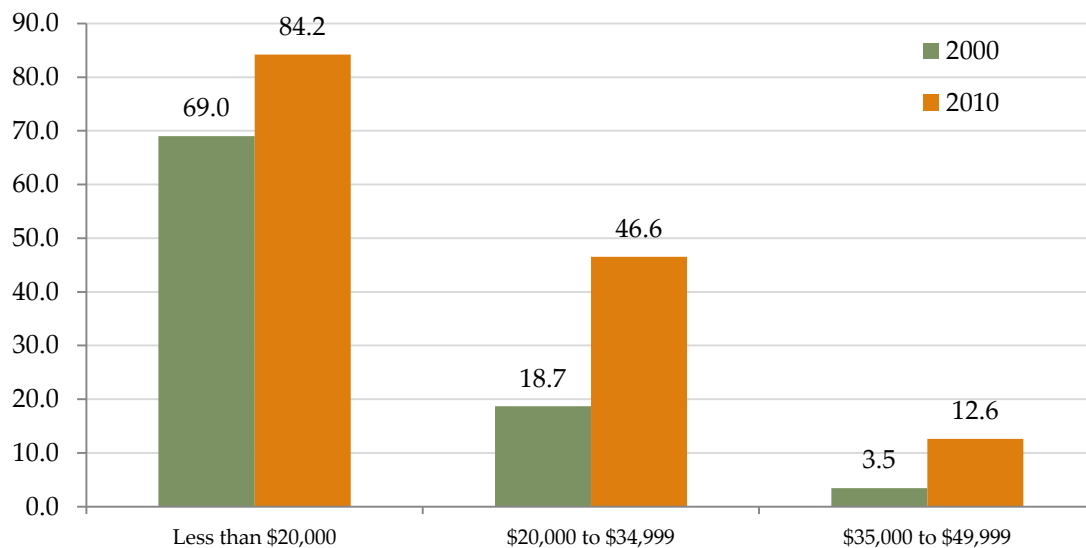
Source: U.S. Census Bureau; Gruen Gruen + Associates.

Approximately 34 percent of Iowa's renter households were cost burdened in 2000. By 2010, the burden-rate among renters grew to nearly 46 percent. Renter burden rates are currently highest in the Southwest and Central regions.

As summarized in Figure II-17, renter households at the lower-end of the income spectrum experienced considerably increases in cost-burden rates. In 2010, more than 84 percent of renter households earning less than \$20,000 per year were cost-burdened. This represented an increase in the cost-burden rate from 69 percent in 2000.

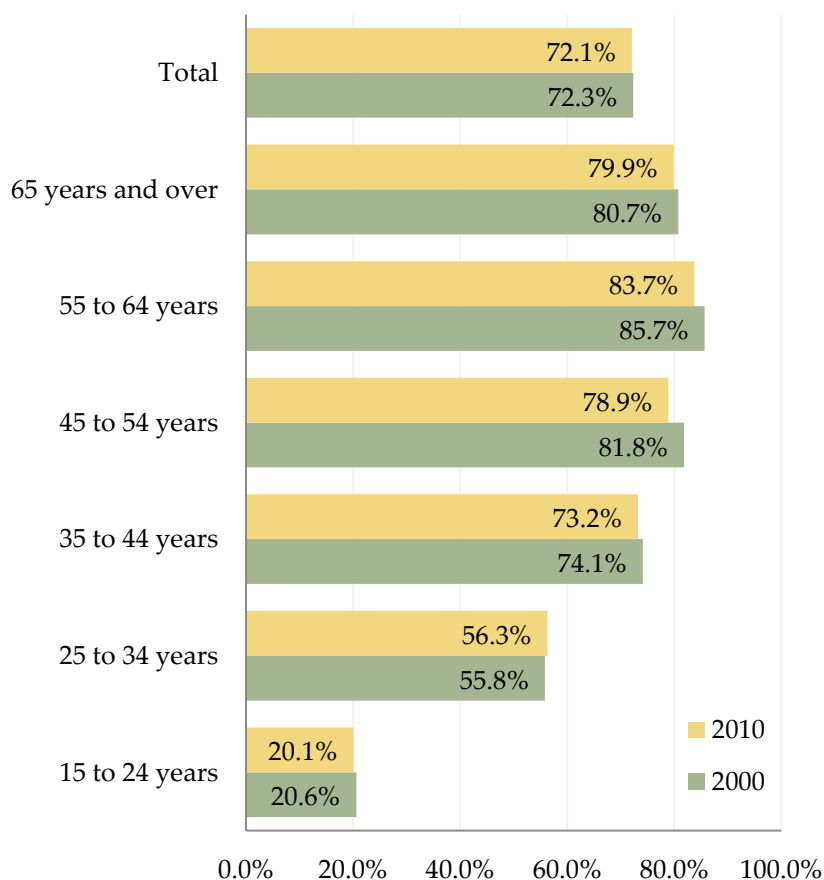
In 2000, fewer than 20 percent of renter households earning between \$20,000 and \$35,000 were cost-burdened. Over the decade, the cost-burden rate for this segment of the renter household base grew considerably to nearly 47 percent by 2010.

Figure II-17: Cost-Burden Rates Among Lower-Income Renters



Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Figure II-18: Change in Homeownership Rates by Age



In 2000 and 2010, the homeownership rate in Iowa remained stable at 72 percent. The homeownership rate for households aged 45 and older declined slightly, from 83 percent to 81 percent over the period. The homeownership rate among younger-aged households (in the 25 to 34 age group) increased slightly, from 55.8 to 56.3 percent.

THE HOUSING STOCK AND CHARACTERISTICS OF CHANGE

Table II-20 shows the housing stock inventory and change by region over the 2000-2010 decade. The statewide housing stock increased by approximately 104,000 units or eight percent between 2000 and 2010. The housing stock of the Central and East Central regions accounted for the vast majority of net units added to the inventory, collectively growing by approximately 75,000 units. The housing inventory in the North Tier, Northwest, Southwest, and South Tier regions all grew by fewer than 5,000 units.

TABLE II-20: Changes in Statewide Housing Inventory and Vacancy

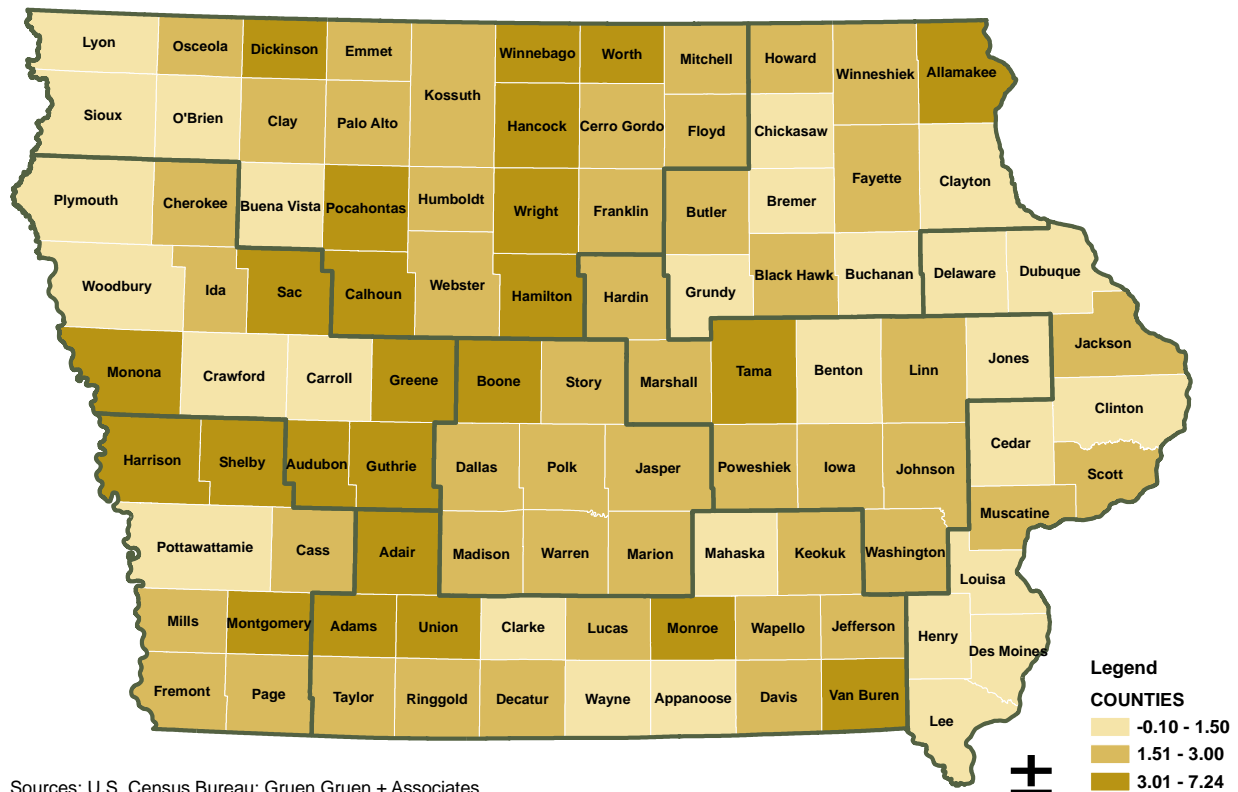
	Total Housing Stock			Vacancy Rate		Change
	2000	2010	Change	2000	2010	Percentage
	#	#	#	%	%	Points
North Tier	166,399	170,660	4,261	9.9	12.7	2.8
Northeast	125,069	131,923	6,854	6.9	8.7	1.7
Southeast	212,360	223,958	11,598	6.5	7.7	1.2
East Central	200,754	226,768	26,014	5.5	7.4	1.9
Central	263,938	313,087	49,149	4.8	6.8	2.0
Northwest	99,812	100,956	1,144	7.2	8.9	1.7
Southwest	76,298	80,154	3,856	6.5	8.4	1.9
South Tier	87,881	88,911	1,030	9.6	12.0	2.4
State	1,232,511	1,336,417	103,906	6.8	8.6	1.8

Source: U.S. Census Bureau; Gruen Gruen + Associates.

Housing vacancy increased most rapidly in the North Tier and South Tier regions, reflecting the patterns of job loss and outmigration described earlier. The overall vacancy rate in the North Tier Region, for example, increased from 9.9 percent in 2000 to nearly 13 percent in 2010. The vacancy rate in the South Tier followed a similar pattern, increasing from 9.6 percent in 2000 to 12 percent by 2010. The Central and East Central regions of Iowa continue to experience the lowest housing vacancy rates, both at less than 7.5 percent in 2010. The Southeast Region experienced the least extreme increase in vacancy over the 2000-2010 decade, as the vacancy rate only increased from 6.5 percent to 7.7 percent.

Housing vacancy increased most rapidly across western portions of the state; particularly in the counties west and north of the Des Moines Metro Area. Nearly 40 percent of counties located in the North Tier, Northwest, and Southwest regions of Iowa saw their housing vacancy rates increase by more than three percentage points over the decade.

Map II-9: Change in Housing Vacancy Rate over 2000-2010 Decade



The net change in Iowa's housing unit inventory totaled approximately 104,000 over the 2000-2010 decade. New construction of housing units over the period was greater than the net change in inventory. American Community Survey data indicates that, in 2010, approximately 150,000 households in Iowa occupied housing built over the 2000-2010 decade. Comparison of the net change in inventory to estimate housing completions over the decade allows for an estimate of housing lost and replaced by region, as summarized in Table II-21.

TABLE II-21: Estimates of Housing Stock Loss and Replacement 2000-2010

	Net Change in Housing Inventory # Units	Estimated New Housing Completions ¹ # Units	Housing Unit Replacements # Units	Housing Unit Replacements % of 2000 Inventory	Housing Unit Replacements % of 2000-2010 Completions
North Tier	4,261	10,639	6,378	3.8	59.9
Northeast	6,854	10,723	3,869	3.1	36.1
Southeast	11,598	23,384	11,786	5.6	50.4
East Central	26,014	31,939	5,925	3.0	18.6
Central	49,149	57,138	7,989	3.0	14.0
Northwest	1,144	6,139	4,995	5.0	81.4
Southwest	3,856	7,540	3,684	4.8	48.9
South Tier	1,030	6,355	5,325	6.1	83.8
State	103,906	153,857	49,951	4.1	32.5

¹ Based on 2010 ACS estimates of housing built and occupied over the decade. Calculations assume five percent of housing completions were not occupied in 2010.

Sources: U.S. Census Bureau; Gruen Gruen + Associates.

New housing completions over the 2000-2010 decade are estimated to have exceeded the net change in housing inventory by approximately 50,000 units. In other words, 50,000 units were lost (to demolition, natural disaster, conversions to nonresidential use, or other causes of inhabitability, etc.) over the decade at some point and subsequently replaced with new housing. This also suggests that approximately 32 percent of demand for new construction housing over the decade was attributed to replacement demands. Housing stock replacements in regions such as the South Tier, Southeast, and Northwest exceeded five percent of the initial 2000 housing inventory - indicating that at least one-half of one percent of the housing stock was lost and replaced each year. In growing regions such as the Central and East Central, housing replacement demands were lower.

As summarized above in Table II-21, the majority of new housing demand over the decade in some regions of Iowa was due to housing loss and replacement needs. In the South Tier and Northwest regions, for example, more than 80 percent of new housing built between 2000-2010 is estimated to have been due to replacement needs. In the Southwest, North Tier, and Southeast regions, replacement needs accounted for 50 to 60 percent of new housing demand over the decade.

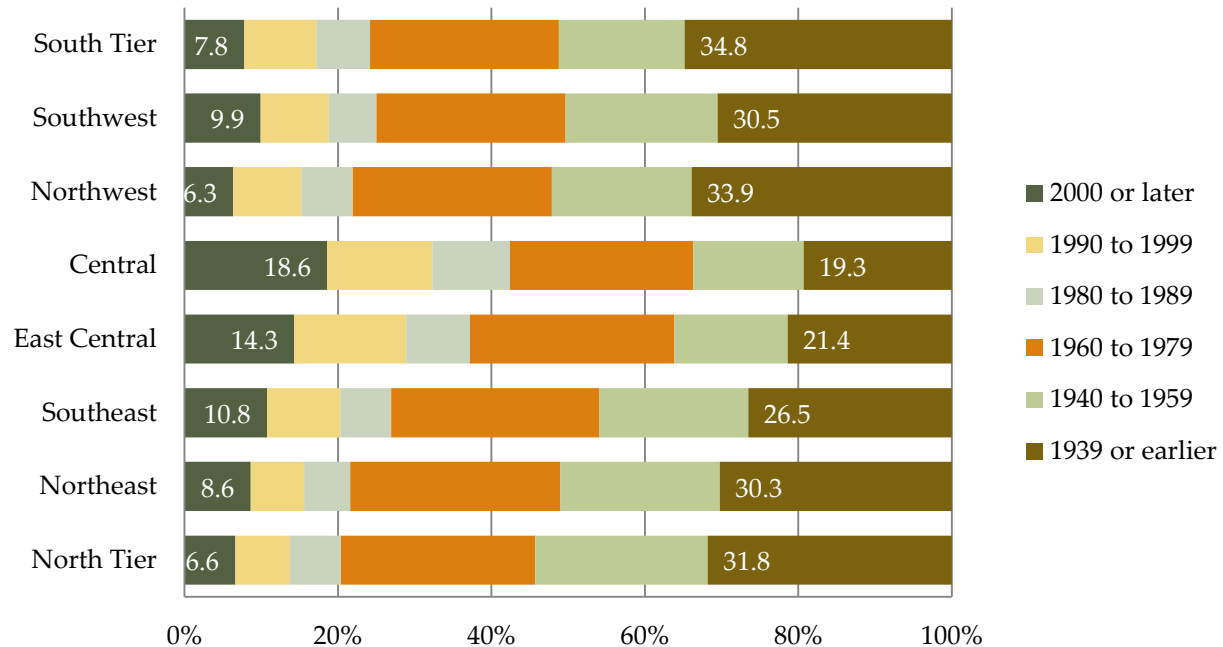
Age of the Housing Stock

According to 2010 American Community Survey results, approximately 12 percent of Iowa's housing stock was built since 2000. More than one-quarter of the state's housing inventory, however, is now greater than 70 years of age. Given that older housing is more apt to fall into disrepair (beyond habitability), all else being equal, housing replacement needs amongst areas with the oldest housing stock are generally higher. Physical deterioration of the housing stock is a reality faced by all regions of Iowa, although those experiencing limited job growth and new household formation are most likely to lack the market incentives that stimulate investment in- and maintenance of- the oldest units of the housing inventory. As summarized in Figure II-19, not unexpectedly, the regions with the oldest housing inventory

also tend to be those that are most challenged with population, labor force, and employment declines. Regions with the oldest housing stocks (South Tier, Northwest, Southwest, North Tier) have also experienced housing replacement needs that comprised the majority of demand for new housing built over the 2000-2010 decade.

As elderly prefer to age in place, home modifications may be required, but the age of homes may make it more difficult to meet independent living preferences.

Figure II-19: Percentage of Housing Stock by Year Built



Sources: U.S. Census Bureau; Gruen Gruen + Associates.

In the South Tier Region, nearly 35 percent of the housing stock was built prior to 1940. Similarly, more than one-third of the Northwest Region's housing stock was built prior to 1940. By contrast, the Central Region's housing inventory contains nearly as many units built since 2000 as it does those built prior to 1940. In the North Tier Region, units built prior to 1980 comprise approximately 80 percent of the inventory, the highest among any region of the state. The proportion of the inventory originally added in the 1960s and 1970s is relatively uniform across the regions of the state.

Housing Stock by Price

The value of owner-occupied housing stock in Iowa appreciated rapidly over the 2000-2010 decade. The median owner-occupied home value increased from \$82,500 to \$123,400 between 2000 and 2010. This translates to an average annual growth rate of 4.1 percent over the period, a rate considerably faster than overall inflation.

In 2000, approximately one-half of Iowa's owner-occupied housing stock was valued at less than \$80,000. By 2010, only a quarter of the housing stock fell within this price range. The proportion of units within the \$100,000 to \$150,000 price range remained somewhat stable at 20 percent in 2000 and just under 25

percent in 2010. The prevalence of higher-cost owner housing, at values in excess of \$150,000, however, increased substantially from 14 percent of the inventory in 2000 to 38 percent in 2010. Units valued at \$150,000 or greater are estimated to now comprise more than one-third of Iowa's owner-occupied housing inventory. In the Central Region, those units now comprise nearly one-half of the owner-occupied housing inventory.

TABLE II-22: Distribution of Owner-Occupied Housing Stock by Value

	2000	2010	Shift 2000-2010
	<u>%</u>	<u>%</u>	<u>Percentage Points</u>
Less than \$50,000	20.4	11.9	(8.5)
\$50,000-\$79,999	27.1	13.7	(13.4)
\$80,000-\$99,999	18.2	12.0	(6.2)
\$100,000-\$149,999	20.2	24.5	4.3
\$150,000+	14.1	37.9	23.8
Total	100.0	100.0	0.0

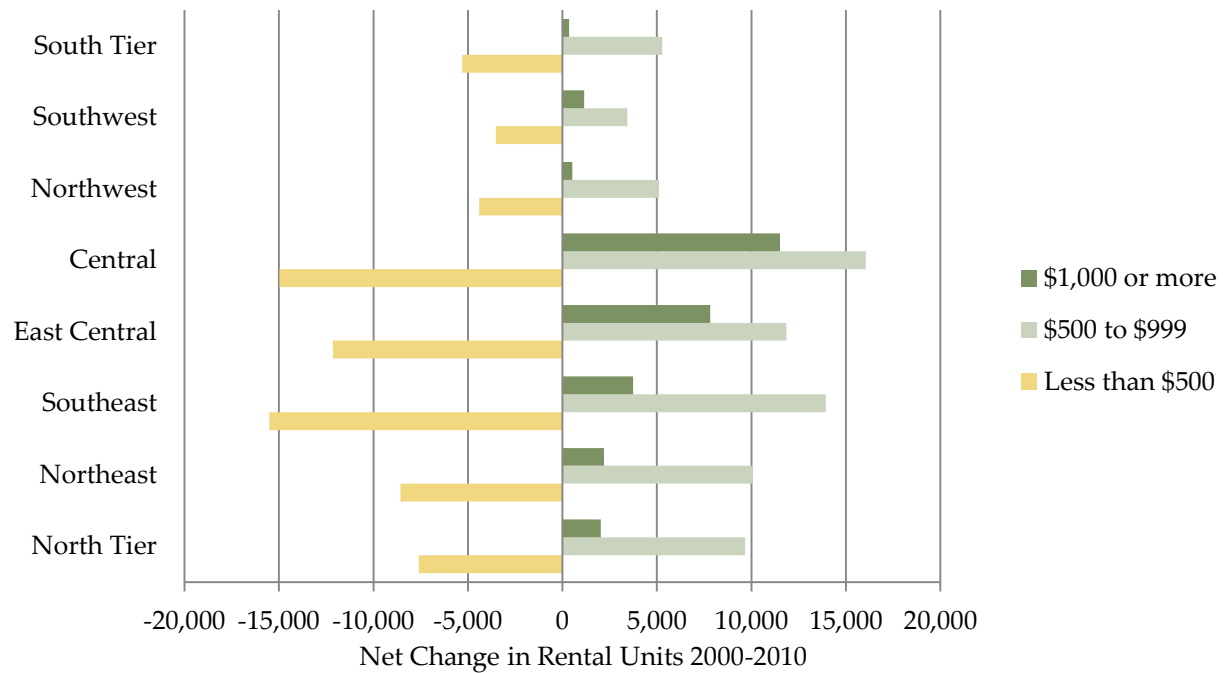
Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Owner-occupied values for higher-priced units tended to increase most rapidly in the Central and East Central regions. The South Tier, North Tier, and Northeast regions experienced large declines in the share of the housing inventory comprised of units valued at less than \$50,000. As a proportion of total owner-occupied units, for example, those valued at below \$50,000 in the South Tier Region decreased by 21 percentage points from nearly half of the inventory in 2000 to just 25 percent of the inventory by 2010. The technical appendix provides region-specific information regarding owner-occupied housing values.

The number of relatively lower-priced rental housing units declined over the 2000-2010 decade across all regions of the state. The median monthly gross rent increased from \$470 in 2000 to \$630 in 2010; representing an annual rate of escalation of approximately three percent.

The Southeast, East Central, and Central regions of Iowa experienced the largest losses of rental units priced below \$500 in monthly rent. The Central and Southeast regions each lost approximately 12,000 to 15,000 units priced below \$500 in monthly rent, representing more than a 50 percent decline over the decade. The Central and East Central regions both experienced considerable increases in the number of higher-priced rental units at \$1,000 or more in monthly rent. By contrast, the South Tier, Southwest, and Northwest regions experienced a less substantial increase in the number of such rental units.

Figure II-20: Net Change in Rental Units by Price



Source: U.S. Census Bureau; Gruen Gruen + Associates.

III. The Impacts of Foreclosures and Vacant Properties

INTRODUCTION

The review of relevant literature indicates that a high number of foreclosures and vacant residential properties frequently induce destabilizing effects that lead to negative neighborhood change. As reviewed, incidences of foreclosure throughout Iowa are far less frequent than in most areas of the nation. While the effects of the nationwide housing market crash and subsequent foreclosure crisis have not been felt nearly as hard by many of Iowa's regions and communities, preventing and mitigating the effects of foreclosure is still worthwhile public policy.

SCOPE OF THE FORECLOSURE PROBLEM IN IOWA

A review of secondary data suggests the following key conclusions with respect to the scope of foreclosure problems in Iowa:

- The rate of foreclosure in Iowa has and continues to be considerably lower than many other states and regions of the country;
- Undoubtedly a reflection of Iowa's comparatively affordable housing market and less severe job losses resulting from the Great Recession, the rate of mortgage delinquency is quite low. Fewer homeowners falling behind on mortgage payments naturally results in a lower rate of foreclosure action;
- High-risk mortgage loans - such as subprime, jumbo, and Alt-A loans - represent a much smaller share of active loans throughout the state than they do throughout the nation;
- On-the-whole, Iowa's metropolitan areas have been less severely impacted by the foreclosure crisis than its micropolitan or rural areas; and
- Secondary data suggests that while the rate of foreclosure is low in Iowa, concentrations of foreclosure activity in pockets of several urban areas leave these areas more vulnerable to negative destabilizing effects.

As of March 2012, as shown on Table III-1, only one Metropolitan Statistical Area in Iowa exhibited a foreclosure rate in excess of four percent: the Davenport-Moline-Rock Island metro area (which is primarily comprised of households in Illinois). Foreclosure rates for all other metropolitan areas of the state rank in the bottom 50 percent of metropolitan areas nationwide. With a foreclosure rate of under two percent, the Iowa City metropolitan area exhibits one of the lowest rates of home foreclosure throughout the country. Seven of Iowa's nine Metropolitan Statistical Areas rank in the bottom quartile of nationwide foreclosure rates.

TABLE III-1: Foreclosure Rates by Metropolitan Area in Iowa

Metropolitan Area	Foreclosure Rate			Current National Rank ¹
	March 2010	March 2011	March 2012	
	<u>%</u>	<u>%</u>	<u>%</u>	
Ames	2.0	3.3	2.4	334
Cedar Rapids	2.3	2.7	3.0	317
Davenport-Moline-Rock Island	3.9	4.4	4.9	172
Des Moines-West Des Moines	3.3	3.7	3.7	263
Dubuque	2.4	3.5	3.3	291
Iowa City	1.4	2.8	1.9	353
Omaha-Council Bluffs	3.0	3.2	3.5	283
Sioux City	2.8	3.1	3.2	299
Waterloo-Cedar Falls	2.3	2.6	2.5	331

Note: Foreclosure rate denotes the percentage of mortgage loans in foreclosure.

¹ Out of 366 Metropolitan Statistical Areas nationwide.

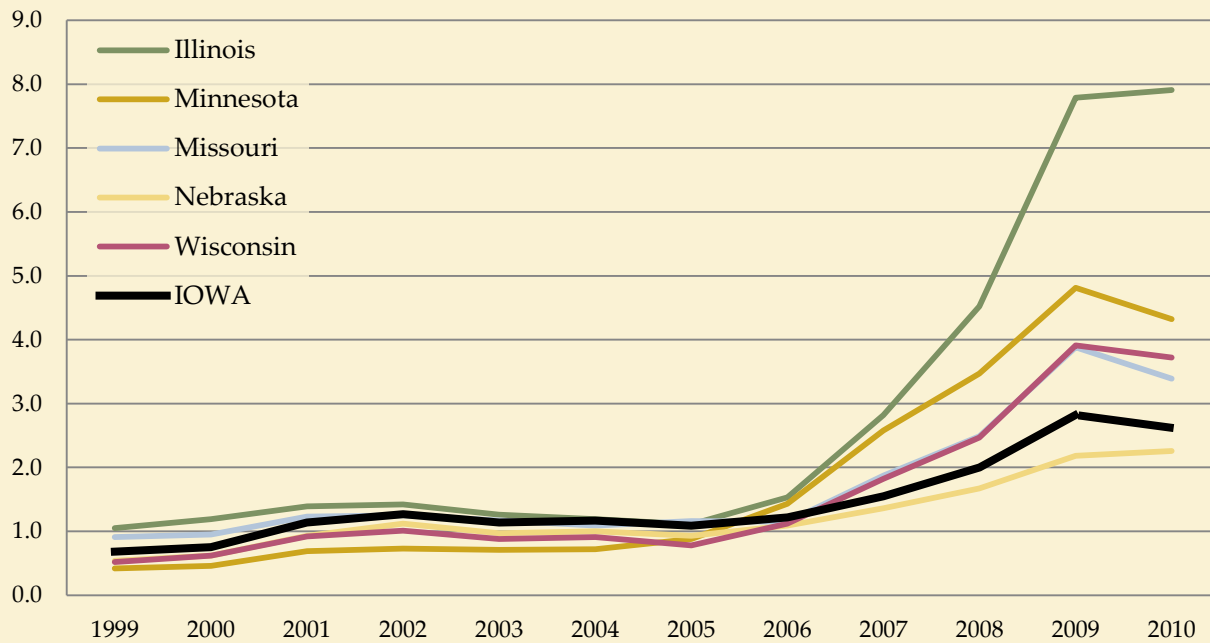
Sources: Foreclosure-Response.org, *Metro Delinquency Rates*; Gruen Gruen + Associates.

Although home foreclosure rates throughout Iowa remain comparatively much lower than many other regions of the country,²⁵ the rates of foreclosure in several metro areas appear to have risen in recent years. The foreclosure rate in the Davenport metro area has increased from 3.9 percent in 2010 to 4.9 percent in 2012. Likewise, although still very low, the rate of foreclosure in the Cedar Rapids metro area has increased steadily from 2.3 percent in 2010 to 3.0 percent in 2012. In Ames, the foreclosure rate spiked over the 2010-2011 period (from 2.3 percent to 3.3 percent) but has since decreased. Iowa City exhibited a similar trend. The foreclosure rate in Iowa's largest metro area, Des Moines, increased modestly during 2010 but has remained relatively stable at 3.7 percent in recent years; still making it one of the largest metropolitan areas in the country with a foreclosure rate below four percent.

Through 2005, as illustrated in Figure III-1, mortgage delinquency rates within Iowa and throughout neighboring Midwestern states remained relatively low at approximately 0.5 to 1.5 percent. Beginning in 2006 however, the percentage of outstanding mortgage debt that became 90 days delinquent began to increase noticeably.

²⁵ The rate of foreclosure in most metropolitan areas of Illinois, for example, still exceeds 10 percent.

Figure III-1: Mortgage delinquency rates by state, 1999 to 2010



Sources: Federal Reserve Bank of New York; Gruen Gruen + Associates.

The mortgage delinquency rate in Iowa peaked in late 2009 at just under three percent and has since leveled off. Relative to most neighboring states, homeowners in Iowa appear to have been less negatively affected by the housing market crash and Great Recession. Between 2005 and 2009, for example, the mortgage delinquency rate in Illinois and Minnesota grew from approximately one percent to nearly nine percent and five percent respectively. The delinquency rate in Iowa remained below three percent at its highest level.

As summarized in Table III-2, according to the Federal Reserve Bank of New York's *Lender Processing Services*, Prime and Fannie and Freddie mortgage loans are estimated to have comprised 86 percent of all active mortgages within the State of Iowa in late 2010. Subprime, Alternative-A and Jumbo mortgages (those traditionally associated with the borrowers with the highest risk profiles) represented only 3.9 percent of active loans. In 2010, these types of mortgages comprised approximately 10 percent of active loans nationwide. This in part explains the lower rate of foreclosure in Iowa relative to many other regions of the country.

TABLE III-2: Characteristics of Active Mortgage Loans in Iowa (November 2010)

<i>Type of Mortgage</i>	Active Mortgage Loans ¹		In Foreclosure	90+ Days Delinquent
	#	% of Total	%	%
Prime	222,500	50.4	2.3	1.5
Fannie + Freddie	156,500	35.5	2.1	0.9
FHA + VA	45,000	10.2	2.6	2.9
Subprime	12,000	2.7	11.9	13.5
Alt-A	4,400	1.0	6.9	4.6
Jumbo	900	0.2	4.2	2.0
Total	441,300	100.0	2.6	1.9

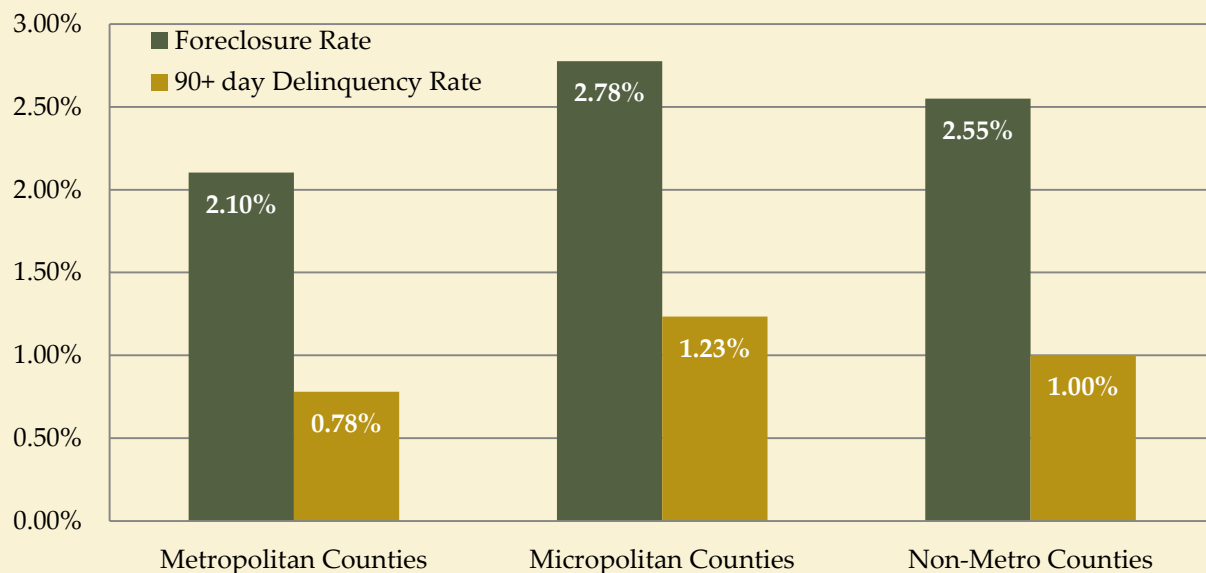
¹ Includes loans in the Federal Reserve database, which contains loans from 9 of the 10 largest mortgage lenders in the country. Absolute number of loans is understated.

Sources: Federal Reserve Bank of New York, Lender Processing Services; Gruen Gruen + Associates

In late 2010, fewer than 2.5 percent of Prime and Fannie and Freddie mortgage loans were in foreclosure. The overall 90 day delinquency rate for these loans was also well below two percent. Subprime loans in 2010, while few in number, exhibited the highest rates of foreclosure and delinquency at approximately 12 percent and 13.5 percent, respectively.

Iowa's metropolitan counties have experienced the lowest rate of foreclosure relative to other counties of the state. This is not surprising, given that nearly all net job growth that occurred within the state over the 2000-2010 decade was concentrated within Iowa's metropolitan areas.

Figure III-2: Foreclosure rate by Metropolitan status (2010)*



*For active Prime and Fannie + Freddie mortgage loans

Source: Federal Reserve Bank of New York; Gruen Gruen + Associates.

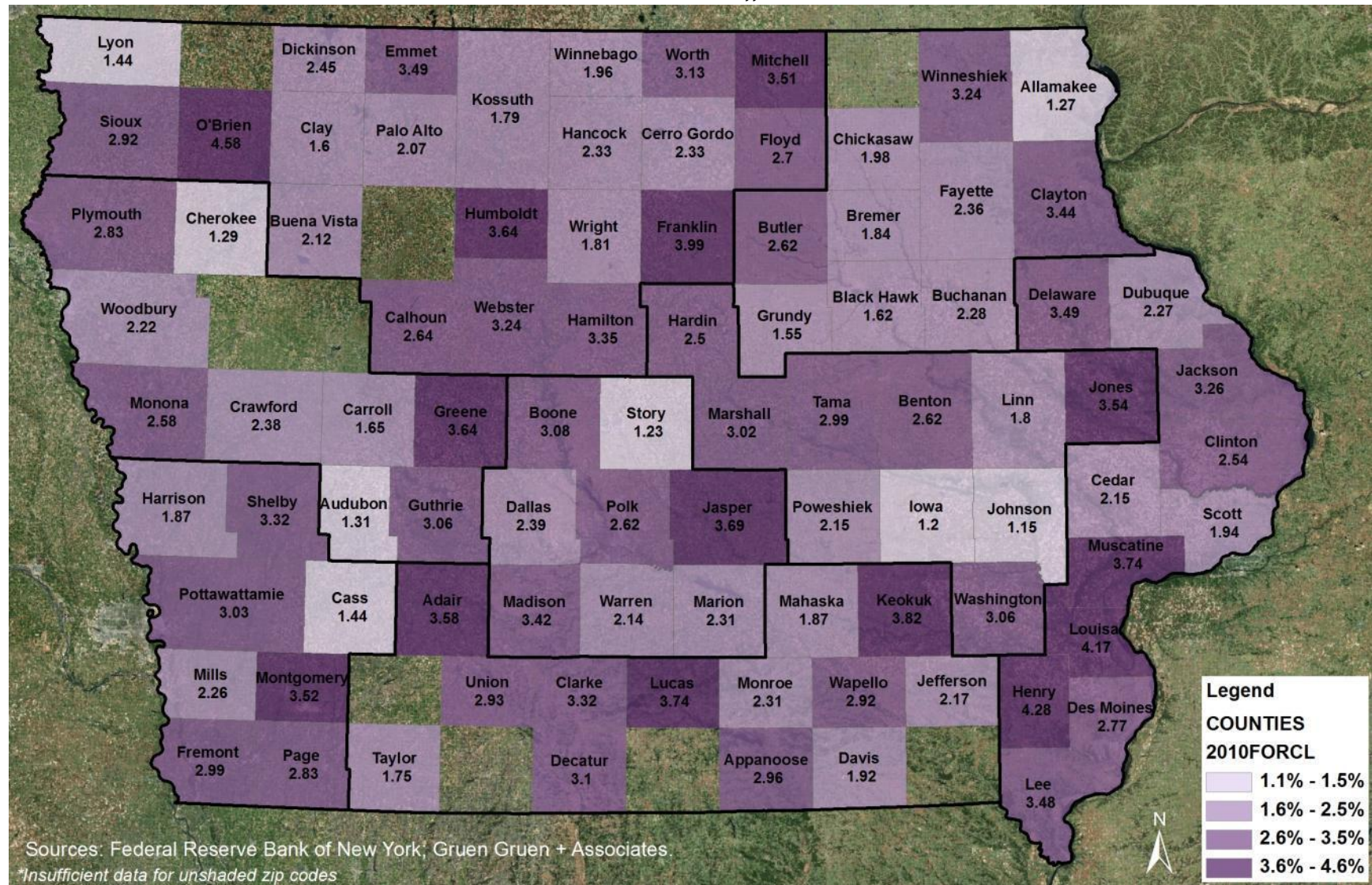
Micropolitan and non-metro counties, the majority of which have experienced job losses and more significant increases in unemployment over the past decade, exhibited foreclosure rates of 2.8 percent and 2.6 percent in late 2010.

Higher rates of foreclosure have been particularly evident among non-metro and Micropolitan counties in the southeastern most and northern areas of the state, as illustrated in Map III-1. A cluster of four counties in the Southeast Region (Lee, Henry, Louisa, and Muscatine) each exhibited prime mortgage foreclosure rates of approximately 3.5 percent or higher in 2010. Lee and Henry counties, in particular, experienced high rates of nonfarm job losses over the prior decade. Jasper County in the Central Region and Montgomery County in the Southeast Region, with 2010 foreclosure rates above 3.5 percent, also experienced strong job losses over the decade and high increases in unemployment. Several rural counties in the North Tier Region, although smaller in size, have also experienced higher rates of foreclosure. In 2010, however, no county within the state exhibited a prime mortgage foreclosure rate above 4.6 percent. In 2010, Johnson County (Iowa City) and Story County (Ames) exhibited the lowest rates of prime mortgage foreclosure.

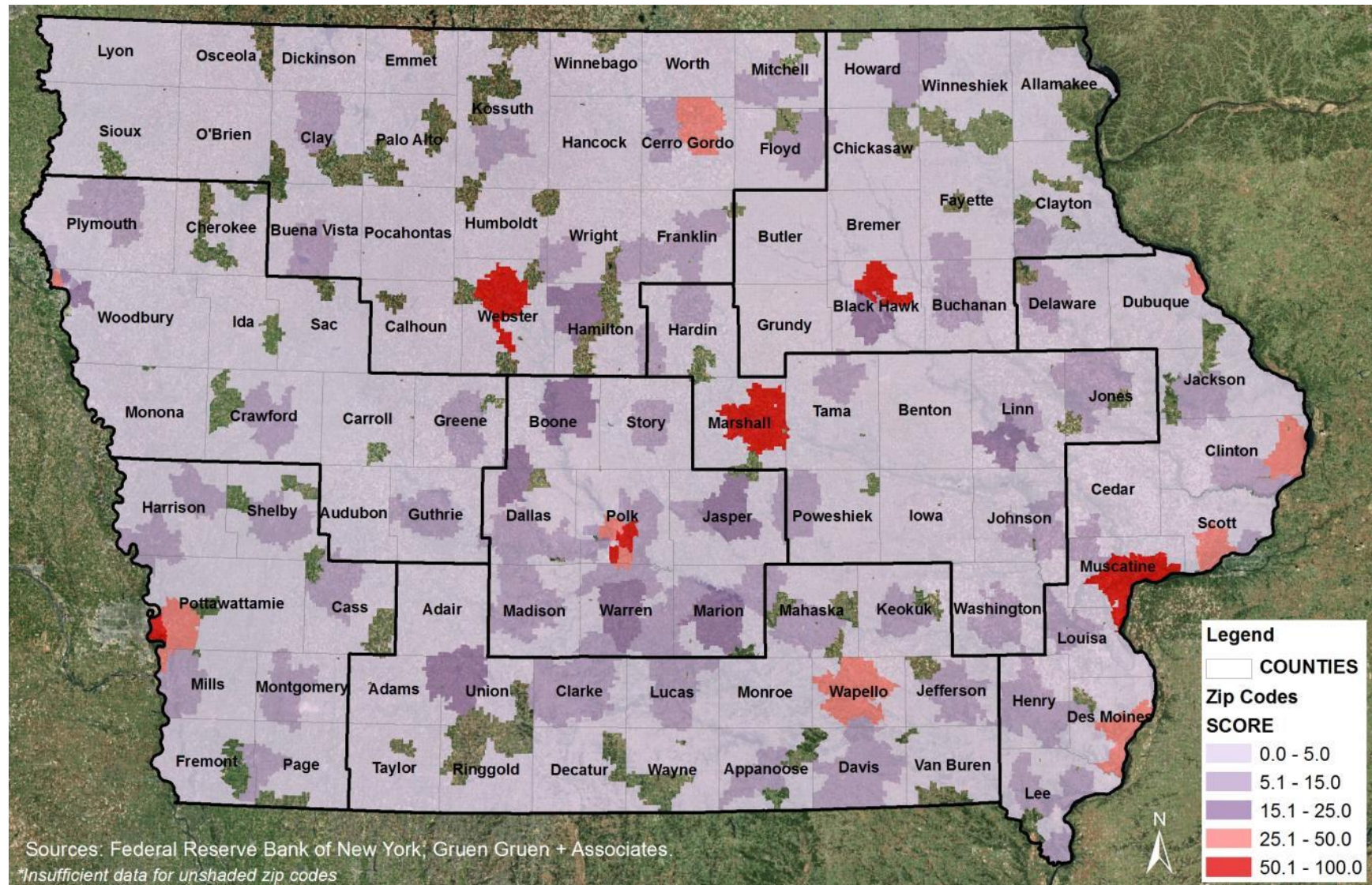
Map III-2 summarizes the geographical distribution of current foreclosure risk throughout the state. The analysis is based on the Local Initiatives Support Corporation's *2012 Composite Foreclosure Risk Score* database by zip code. Indexed upon data including local foreclosure rates, mortgage defaults and delinquencies, housing vacancy rates, and concentrations of subprime loans; the scores identify the relative risk of foreclosure and foreclosure-related abandonment for each zip code within Iowa. When compared to a zip code with a score of 5, for example, a zip code with a score of 25 is five times more likely to experience foreclosure, abandonment and neglect issues. Three of the 10 highest-risk zip code areas are concentrated within the City of Des Moines in the Central Region of the state. The remaining 7-of-10 zip codes with the highest risk scores are concentrated in smaller urban areas throughout the state: Council Bluffs, Waterloo, Muscatine, Marshalltown, Fort Dodge, and Clinton. Zip codes in Davenport

(Scott County) and Mason City (Cerro Gordo County) also exhibit comparatively high risk scores relative to other areas of the state.

MAP III-1: Prime Mortgage Foreclosure Rates by County (November 2010)
(Blank Counties have Insufficient Data)



MAP III-2: Foreclosure Risk Scores by Zip Code (2012)



THE NEGATIVE EFFECTS OF FORECLOSURES

Reduced Property Values

In “The External Costs of Foreclosure: The Impact of Single-Family Mortgage Foreclosures on Property Values”²⁶ (published in 2006) estimates are presented on the statistically significant financial impact of foreclosures on neighborhood property values in the City of Chicago. Researchers estimated that a single foreclosure devalues every single-family housing unit within an eighth of a mile of the foreclosed property by an average of almost one percent. Based on analysis of a sample of more than 9,600 property transactions in the City of Chicago in 1999 related to foreclosures in 1997 and 1998, the foreclosure of each single-family housing unit lowered the value of surrounding single-family housing units by an average of \$2,100.²⁷

An April 2007 study entitled the “Economic Impacts of Residential Property Abandonment and the Genesee County Land Bank in Flint, Michigan” by the Michigan State University Land Policy Institute²⁸ used a hedonic price model to estimate the impact of abandoned residences and vacant lots on surrounding property values. The results of the hedonic model indicated that an additional abandoned housing structure within 500 feet reduces the sales price of a home by 2.27 percent; an additional abandoned structure within 501-1,000 feet decreases the sales price of a home by 1.92 percent; and an additional abandoned structure between 1,001 and 1,500 feet decrease sales prices by 1.11 percent.²⁹

The Center for Responsible Lending, in its February 2008 report “The Impact of Court-Supervised Modifications on Subprime Foreclosures in Illinois”, estimates that approximately 2.5 million Illinois homeowners are likely to be negatively impacted by subprime foreclosures within their neighborhoods. The report indicates that the projected levels of subprime foreclosure starts in Illinois, between 2008 and 2009, are likely to decrease adjoining home values by a total of \$27.3 billion, or approximately \$10,800 per affected home.³⁰

Neighborhood Disinvestment and Social Dislocation

“The Impact of Single-Family Mortgage Foreclosures on Neighborhood Crime” published in Housing Studies by Professor Dan Immergluck of Georgia Institute of Technology and Geoff Smith of The

²⁶ Dan Immergluck and Geoff Smith, “The External Costs of Foreclosure: The Impact of Single-Family Mortgage Foreclosures on Property Values,” Housing Policy Debate, Vol. 17, Issue 1, 2006.

²⁷ Dan Immergluck and Geoff Smith, “The External Costs of Foreclosure: The Impact of Single-Family Mortgage Foreclosures on Property Values,” Housing Policy Debate, Vol. 17, Issue 1, 2006, pp 72.

²⁸ Nigel Griswold and Patricia Norris, “Economic Impacts of Residential Property Abandonment and the Genesee County Land Bank in Flint, Michigan,” The Michigan State University Land Policy Institute, Report #2007-05, April 2007.

²⁹ Nigel Griswold and Patricia Norris, “Economic Impacts of Residential Property Abandonment and the Genesee County Land Bank in Flint, Michigan,” The Michigan State University Land Policy Institute, Report #2007-05, April 2007, pp. 33.

³⁰ “The Impact of Court-Supervised Modifications on Subprime Foreclosures in Illinois”, The Center for Responsible Lending, February 2008.

Woodstock Institute found that a one percentage point increase in the foreclosure rate can be expected to increase the number of violent crimes in the area by 2.33 percent. An increase of 2.8 foreclosures for every 100 owner-occupied properties in one year corresponds to an increase in neighborhood violent crime of 6.7 percent³¹. As summarized in a speech by Randall Kroszner (a Governor of the Federal Reserve System) at the May 2008 Neighbor Works America Symposium, community-stabilization efforts are challenging when significant concentrations of vacant foreclosed properties exist.

Increased Municipal Service Costs and Reduced Tax Revenues

A case study of the effects of foreclosures on the City of Chicago by William C. Apgar and Mark Duda for the Homeownership Preservation Foundation estimated direct municipal costs of foreclosure may in some cases exceed \$30,000 per property.³² Each foreclosure is estimated to generate between \$430 and \$19,227 in costs to cities depending upon the level of property abandonment. These costs related to the foreclosure process as well as the resulting disinvestment and social dislocation evidenced by increased fire and police costs due to crime, the needs for increased code enforcement, loss of utility payments and loss of payments of property taxes. As vacant homes become more numerous and concentrated, maintaining stability within the broader community becomes more costly as municipal funds are required to secure homes from crime and neglect, and in some cases, requiring demolition³³.

RESPONSES TO MITIGATING FORECLOSURE PROBLEMS

Foreclosure Prevention

The State of Iowa Attorney General has been leading investigations into improper mortgage servicing and foreclosure practices and has served a lead role in settlement negotiations with the goals of establishing new standards for servicers; eliminating the practice of “dual tracking” (in which the servicer pursues foreclosure concurrently to renegotiating with the borrower); and requiring or providing incentives to servicers to modify loans where appropriate.³⁴

One program that may have helped keep Iowa’s foreclosure numbers low is the Iowa Mortgage Help initiative (IMH). IMH provides a state-wide referral hotline, foreclosure intervention and counseling for citizens who are having trouble with their mortgages. IMH also provides negotiation and mediation services with loan servicers and lenders, a critical need for clients facing foreclosure. Additionally, IMH is able to provide free legal services to Iowans who participate in the process, through a partnership with Iowa Legal Aid. IMH has assisted more than 20,000 Iowans with free, confidential counseling since its inception in 2008.

³¹ Dan Immergluck and Geoff Smith, “The Impact of Single-Family Mortgage Foreclosures on Neighborhood Crime”, The Federal Reserve Bank of Chicago, *Proceedings*, April 2005, 1.

³² Collateral Damage: The Municipal Impact of Today’s Mortgage Foreclosure Boom, William C. Apgar and Mark Duda, May 11, 2005, a Report Prepared for the Homeownership Preservation Foundation.

³³ Governor Randall S. Kroszner, speech at the May 7, 2008 *NeighborWorks America Symposium on Stabilizing Communities in the Wake of Foreclosure*, Board of Governors of the Federal Reserve System.

³⁴ Stateline Midwest, The Midwestern Office of the Council of State Governments, Vol. 20, No. 10, October 2011. <http://www.iowamortgagehelp.com/about/trust.cfm>

Several public and private organizations and businesses teamed up to create IMH. With the assistance of a federal grant this group is committed to making Iowans aware of free mortgage counseling resources to help them achieve the best possible solution to their individual financial situation. The following businesses and organizations provide funds or in-kind services to support IMH: Iowa Finance Authority, Iowa Office of the Attorney General, Iowa Mediation Service, Iowa Legal Aid, Iowa Home Owner Education Project and Strategic America.

These and related programs and organizations have proactively assisted at-risk homeowners early in the foreclosure process and provided education and outreach services to promote awareness and ensure that homeowners know as early as possible about foreclosure prevention services available.

Financial Assistance

While providing financial assistance to troubled homeowners is often controversial among taxpayers, funding reinstatement, forbearance, or repayment plans are sometimes a viable option. A 2004 study conducted by the Freddie Mac Deputy Chief Economist found that home retention workouts (repayment plans, short term bridge loans, loan modifications) are effective at keeping borrowers in their homes, reducing the probability of foreclosure by 80 percent among all borrowers and 68 percent among lower-income borrowers.³⁵

The costs associated with mortgage counseling and financial assistance may be outweighed by the longer-term costs of foreclosure incurred by cities, lenders, and homeowners. Some cities established utility fee or other tax forgiveness programs. The City of Louisville, Kentucky approved a financial assistance program to help cover utility bills up to \$5,000. If the recipient remains in the home for an additional 10 years, then the loan is forgiven. If the home is sold during that period, the owner pays back a pro-rated amount with no interest. A variety of programs (such as the National Community Reinvestment Coalition, and Federal Housing Administration's FHA Secure refinance loan program) have been established to provide refinancing assistance and loan workouts to local homeowners.

CODE ENFORCEMENT INITIATIVES

Building and maintenance codes can curtail the negative property value and neighborhood effects associated with vacant and foreclosed properties and potentially unsafe conditions.

Establish Vacant Property Codes & Registry

Communities affected by higher numbers of vacant and abandoned properties should adopt ordinances requiring lenders, banks, and third party owners taking title of foreclosed property to register with the community. Registration should require banks and lenders to provide contact information so that building and maintenance codes can be readily enforced should neglect and abandonment become an issue. If the owner is not physically present in the relevant geographic area, lenders/banks should provide a local agent with a 24-hour contact number who will accept service on its behalf. Potential legal issues should be identified so that such an ordinance can be easily added to the existing building or maintenance

³⁵ Desiree Hatcher, "Foreclosure Alternatives: A Case For Preserving Homeownership," Profit Wise News and Views, February 2006, pp 4.

codes. Many municipalities that have enacted such codes and ordinances often require a registration fee to cover municipal costs

Under a vacant property registry code or ordinance, authority should be granted to permit regular inspection to determine if:

- vacant homes have been adequately secured;
- condition of structure and unit conforms with building and safety codes; and
- personal items (furniture, appliances, etc.) have been removed from the home.

Establish Property Maintenance Codes

If not yet established, communities affected by the foreclosure crises should create maintenance codes in accordance with a vacant property registry that requires banks and lenders to maintain condition of properties. The code should require:

- upkeep of landscaping and vegetation;
- removal of trash and debris;
- utilities to be shut-off; and
- if applicable, drainage of backyard pools.

IV. Forecast of Workforce Housing Demand in Iowa

INTRODUCTION, OBJECTIVE, AND FORECAST METHODOLOGY

Introduction and Objective

The demand for new housing in a region generally arises from one of three demand sources:

- *Job growth* - new workers (and the households of which they are a part) are attracted to employment and income opportunities;
- *Lifestyle changes / lifecycle events* - existing households experience a lifecycle event or lifestyle change (such as starting a family, children leaving the home, or retirement) that often bring with it a change in housing requirement or preference; and
- *Replacement needs* - demand related to the replacement of obsolete housing units and those that may have otherwise been removed from the housing supply.

The focus of this chapter is on the first and often largest source of demand for new housing which is directly related to growth of the workforce. According to the Labor Force & Occupational Analysis Bureau of the Iowa Workforce Development Department, over the next decade, the State of Iowa is forecast to add more than 230,000 nonfarm jobs. The provision and delivery of appropriate new housing will significantly influence the ability of Iowa and its regions to accommodate and realize this growth potential. Therefore, the objective and purpose of the forecast presented in this report is to quantify the amount, type, cost, and location of housing units required to house forecast new workers over the next decade. Comparisons are also made to the supply of current housing units available for sale, and the overall price and tenure characteristics of each region's housing stock. This provides a basis from which to identify potential locations in which largest unmet workforce housing needs are likely to exist or arise over the 2010-2020 decade.

Methodology

The employment-based housing demand forecast consists of several components that quantify the linkage between jobs, the characteristics of the workforce employed in those jobs, and the housing needs of those workers. As indicated above, the methodology explicitly relates to workforce housing demand. It does not quantify housing demands that may relate to lifestyle changes of the existing population (brought on by aging, for example) or the need to replace existing housing units that are lost through demolition or abandonment, or become uninhabitable.

The components of the employment-driven methodology can be generalized as follows:

- Future employment growth by industry sector and geography;
- Age and household composition characteristics of the workforce; and
- The income and tenure characteristics of those workforce households.

Steps in the Housing Demand Forecast Process

The first step related to forecasting new job growth by economic sector which provides a basis for preparing estimates of the age of new workers, the characteristics of households in which they live, and household income. Household income influences housing types and affordability levels.

Identifying the age distribution of the state's future workforce is an important second step for estimating housing demand because the demand for different types of housing correlates with ages of individuals occupying the housing. To accomplish the "crosswalk" from jobs to housing demand, the age distribution of the new workers is estimated.

The age of new workers is indicative of housing demand primarily because of differences in household composition. Younger workers in Iowa between the ages of 25 and 34, for example, are more likely to live alone or reside in a two-person household with no children than are middle-aged workers between the ages of 35 to 44. These workers, not surprisingly, are more likely to live in a larger household with children. Therefore, in step three, each new worker is assigned to a household typed based on the age group to which the worker is assigned in step two. We also converted the number of *workers* into the number of *workforce households* in this third step.

In addition to age and household composition factors influencing housing demand, household income influences demand. Therefore, in step four, we estimated the distribution of household income for the workforce household types. The result is an estimate of the number of each type of household such as one adult household, one adult, one-child-household, etc. in each income group for each region. Finally, we estimated the number of housing units by type of housing and price (sales price or rent). We completed cross tabulations of housing type by housing composition to produce estimates of the distribution of housing types for different household types and household incomes for each region. We then applied these distributions to the projected number of households for each region to estimate the need for housing by unit type and price (sales price / rent). This also required making assumptions about the affordable price/rent levels for households in each of the income groups.

By making estimates of each component, the end result of the process outlined above is a forecast of housing required to accommodate the needs of *new* workforce households forecast to be added within Iowa over the 2010-2020 decade. These demands are specifically attributed to households that contain at least one member of the workforce. The results provide a basis from which to quantify the volume of units needed to house Iowa's growing workforce; the type and price of units demanded and the relative distribution of demand throughout the state (geographically).

The estimates of workforce and household characteristics are drawn from the one-year 2010 *American Community Survey* Public Use Microdata Sample. This data contains the actual samples from the one-year survey that allow for cross-tabulation and analysis of characteristics that are not reported in standard Census Bureau summary tables (such as the age characteristics of workers in a particular industry sector, or the income and tenure characteristics of specific workforce household types). The forecasts of employment are derived from the *Industry Projections 2010-2020* report released by the Iowa Workforce Development Department in June 2012.

In providing an objective forecast of employment-induced housing need and how housing demand and supply conditions for all market segments are likely to change over the next decade, the simplifying

assumption is made that no major changes or shifts in the type or tenure arrangement of housing desired by workforce households occurs over the next 10 years.

Appendix I contains a more detailed summary of the methodology and the supporting data tables used to prepare the forecast. All monetary figures utilized in the forecast (income, housing costs, etc.) are presented in constant 2012 dollars.

SUMMARY OF WORKFORCE HOUSING DEMAND FORECAST

Future Job Growth is Forecast to Occur Most Rapidly in Regions Containing Iowa's Largest Urban Areas and in Higher-Skilled Service Sectors

The East Central and Central regions of the state are forecast to add approximately one-half of all jobs over the 2010-2020 decade, according to recent Iowa Workforce Development Department projections. These two regions are collectively forecast to add approximately 119,000 nonfarm jobs. The state is forecast to add a total of 234,700 nonfarm jobs over the decade. The Central Region alone is forecast to capture nearly one-third of all statewide job growth.

TABLE IV-1: Forecast of Nonfarm Job Growth by Region

	Nonfarm Job Growth 2010-2020 ¹ #	Nonfarm Job Growth 2010-2020 % of Total	Average Annual Growth Rate 2010-2010 %
North Tier	20,900	8.9	1.1
Northeast	23,000	9.8	1.4
Southeast	37,700	16.1	1.3
East Central	44,400	18.9	1.4
Central	74,300	31.7	1.6
Northwest	14,700	6.3	1.2
Southwest	9,600	4.1	1.2
South Tier	9,700	4.1	1.1
State Total	234,700	100.0	1.4

¹ Figures are rounded. Total may not add due to rounding and disclosure requirements for some very small industry sectors in some regions of the state.

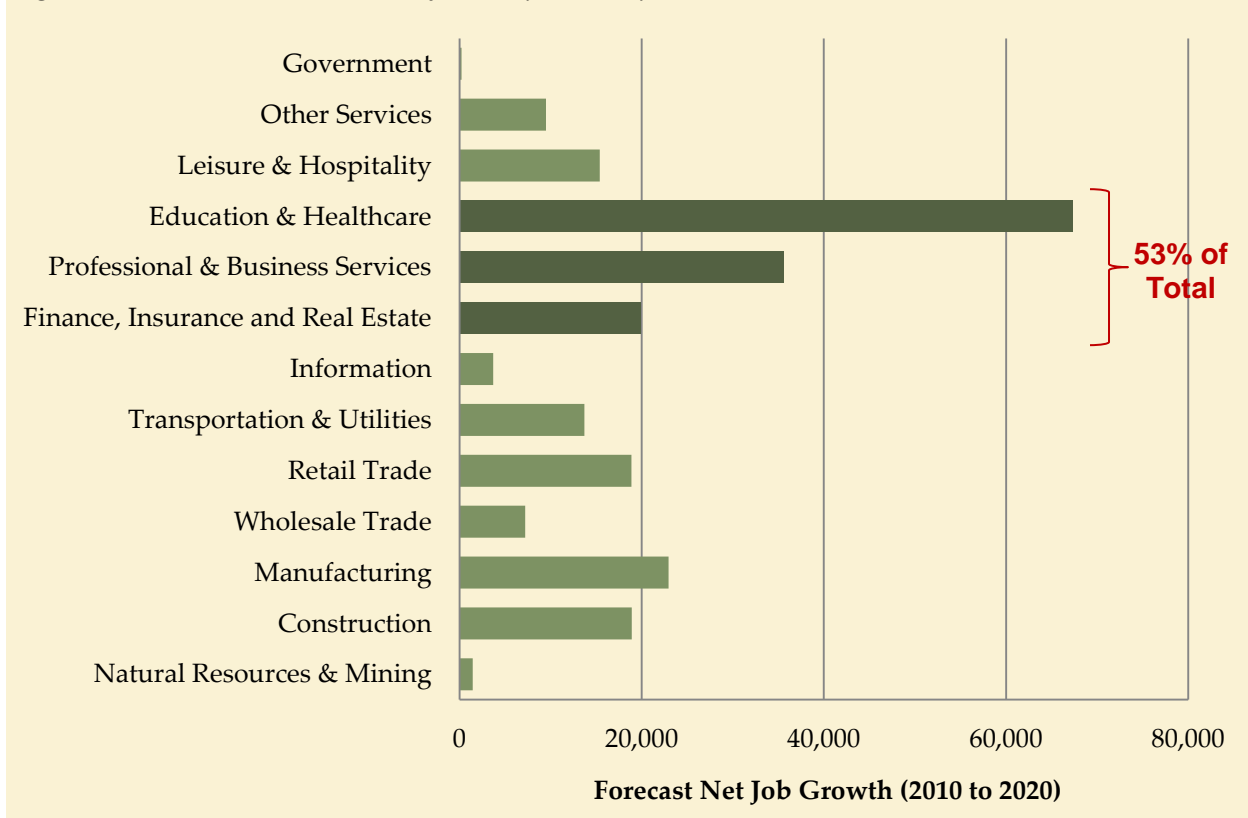
Sources: Labor Force & Occupational Analysis Bureau, Iowa Workforce Development;
Gruen Gruen + Associates.

Statewide nonfarm jobs are expected to grow at approximately 1.4 percent annually. Nonfarm employment growth in the North Tier, Southeast, Northwest, Southwest, and South Tier regions is projected to grow at slower rates, although no region is forecast to grow at less than 1.1 percent annually. The Southwest and South Tier regions are each forecast to grow by fewer than 10,000 jobs over the decade. The preponderance of future workforce housing needs over the decade can be

expected to be concentrated in the central and eastern portions of the state. The Iowa Workforce Development forecast presumes that regions which, as previously reviewed, lost nonfarm jobs over the 2000-2010 decade will rebound considerably in the upcoming decade; and that the Central and East Central regions, which did experience employment growth over the past decade, will continue to experience relatively strong rates of nonfarm job growth. (Chapter I provides an estimate of workforce housing demand based on employment trends in the past decade).

Similar to recent economic trends in Iowa, more than 50 percent of net job growth throughout the state is forecast to occur in higher-skilled service sectors over the 2010-2020 decade. The Education and Healthcare Sector is forecast to comprise, by far, the largest source of job growth with more than 65,000 jobs forecast to be added.

Figure IV-1: Forecast Job Growth by Sector for State of Iowa (2010-2020)



Employment in the Professional and Business Services Sector is forecast to grow by approximately 35,000 jobs over the period. The Finance, Insurance and Real Estate sector is also forecast to grow strongly by approximately 20,000 jobs. Most of this growth will occur in the Central Region of the state. Other service sectors, which are traditionally comprised of local-serving activities, are expected to grow modestly.

Manufacturing employment is forecast to add approximately 23,000 jobs over the decade, growing at an annual rate of approximately one percent. The majority of manufacturing jobs are expected to be added in the North Tier, Northeast, and Southeast regions of the state.

The Government, Natural Resources and Mining, Wholesale Trade, and Information sectors are each forecast to add jobs, although they are projected to represent a relatively small share (approximately five percent) of overall job growth over the 2010 to 2020 decade.

The Central and East Central Regions of Iowa are Forecast to Add Approximately 67,000 New Workforce Households over the Decade, Representing 51 Percent of Statewide Growth

Consistent with the geographical distribution of forecast nonfarm employment growth over the 2010-2020 decade, the Central and East Central regions of Iowa are forecast to experience the largest workforce housing demands. The Central Region is forecast to add approximately 41,500 net new workforce households over the decade, representing fewer than 32 percent of the statewide growth over the period. This equates to approximately 1.79 workforce households added for each additional job. The East

Central Region is forecast to comprise approximately 19 percent of the statewide growth with the addition of 25,000 net new workforce households.

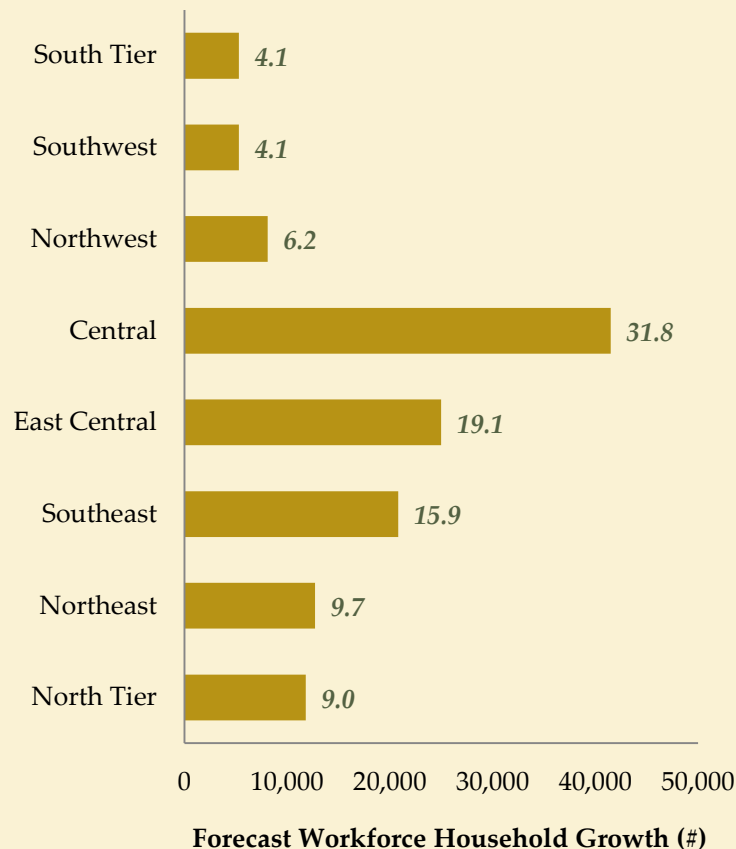
The Southeast Region is forecast add 20,800 net new workforce households over the 2010-2020 decade, comprising approximately 16 percent of statewide growth. Given the forecast of employment, no other region of the state is expected to comprise more than 10 percent of total workforce household growth throughout Iowa.

Forecast growth in the Central, East Central, and Southeast regions collectively account for more than two-thirds of the statewide growth.

The Majority of Net New Workforce Households Added over the 2010-2020 Decade will be Single- or Two-Person Households

Based on the demographic and household composition characteristics of Iowa's workforce, the employment growth forecast of 235,000 new jobs means that approximately 131,000 new workforce households³⁶ will be added within the state over the 2010 to 2020 decade. The majority - 55 percent - of these additional households will consist of one- or two-persons. Workforce households containing two-persons and no children comprise nearly one-third of the total household growth forecast. This household type (two-persons, no children)

Figure IV-2: Forecast Net Additional Workforce Household Growth by Region (2010-2020)



household composition characteristics of Iowa's workforce, the employment growth forecast of 235,000 new jobs means that approximately 131,000 new workforce households³⁶ will be added within the state over the 2010 to 2020 decade. The majority - 55 percent - of these additional households will consist of one- or two-persons. Workforce households containing two-persons and no children comprise nearly one-third of the total household growth forecast. This household type (two-persons, no children)

³⁶ A "workforce household" contains at least one active member of the labor force. Approximately 62 percent of current workforce households in Iowa contain more than one worker.

represents the largest source of workforce household growth. Workforce households without children, irrespective of size, are forecast to comprise more than 60 percent of statewide growth over the decade.

TABLE IV-2: Forecast of Net Additional Workforce Households¹ by Size and Type for State of Iowa

	Net Additional Households, Without Children 2010-2020 ²	Net Additional Households, With Children 2010-2020 ²	Net Additional Households, Total 2010-2020 ²
Household Size	#	#	#
1-person	25,900	n/a	25,900
2-person	42,200	3,400	45,600
3-person	8,600	15,100	23,700
4-person	2,300	18,100	20,400
5+ person	700	14,300	15,100
State Total	79,700	50,900	130,600

¹ "Workforce households" contain at least one active member of the labor force.

² Figures are rounded. Total may not add due to rounding.

Sources: U.S. Census Bureau, *2010 American Community Survey, Public Use Microdata Sample* ;
Gruen Gruen + Associates.

The Central and East Central regions of Iowa are expected to add approximately 66,500 new workforce households over the decade, representing 51 percent of statewide growth. More than 37,000 of these net new workforce households in the Central and East Central regions are forecast to be single- and two-person households. The Southeast Region is also forecast to experience modest workforce household growth totaling just under 21,000 households. Given current household formation characteristics, a somewhat larger share of these households can be expected to be larger in size (relative to the Central and East Central regions).

TABLE IV-3: Forecast of Net Additional Workforce Households by Region

	Net Additional Households, Total 2010-2020 ¹ #	Net Additional Households, 1- and 2-person 2010-2020 ¹ #	Net Additional Households, 1- and 2-person 2010-2020 ¹ % of Total
North Tier	11,800	6,100	55.2
Northeast	12,700	7,100	55.5
Southeast	20,800	10,800	52.0
East Central	25,000	14,500	58.0
Central	41,500	22,700	54.8
Northwest	8,100	4,200	52.2
Southwest	5,300	2,700	52.1
South Tier	5,300	2,800	53.2
State Total	130,600	71,500	54.7

¹ Figures are rounded. Total may not add due to rounding.

Sources: U.S. Census Bureau, *2010 American Community Survey, Public Use Microdata Sample* ;
Gruen Gruen + Associates.

Emblematic of the projected employment growth, the Southwest, South Tier and Northwest regions are forecast to add 18,700 workforce households collectively over the 2010 to 2020 decade. Again, household sizes can be expected to be moderately larger than other regions of the state.

Approximately 37,000 Rental Units and 94,000 For-Sale Units are Forecast to be Needed to Accommodate the Forecast Growth in Employment and Workers

Rental units are forecast to comprise approximately 28 percent of future housing demand associated with the forecast increase in employment and associated workers. The majority, or 72 percent, of workforce housing demand is forecast to be for owner-occupied units.

TABLE IV-4: Forecast of Workforce Housing Demand by Tenure and Region (2010-2020)

	Owned # Units	Owned % of Units	Rental # Units	Rental % of Units
North Tier	8,300	69.9	3,600	30.1
Northeast	9,000	70.6	3,700	29.4
Southeast	14,700	70.4	6,200	29.6
East Central	18,200	72.8	6,800	27.2
Central	30,200	72.8	11,300	27.2
Northwest	5,700	70.6	2,400	29.4
Southwest	3,700	70.7	1,500	29.3
South Tier	3,800	71.4	1,500	28.6
State Total	93,600	71.7	37,000	28.3

Figures are rounded. Totals may not add due to rounding.

Sources: U.S. Census Bureau, 2010 American Community Survey, Public Use Microdata Sample ; Gruen Gruen + Associates.

Approximately 106,000 Detached Single-Family Units and 24,000 Attached and Multifamily Units are Forecast to be Needed to Accommodate the Forecast Growth in Employment and Workers

Single-family owner-occupied units will comprise the largest need for housing over the 2010-2020 decade, at nearly 92,000 units or 70 percent of the workforce housing demand. The next largest need for housing will be for multifamily rental units at nearly 19 percent of units, or more than 22,000 units.

TABLE IV-5: Forecast of Workforce Housing Demand by Unit Type and Region (2010-2020)

	Detached Single Family # Units	Detached Single Family % of Units	Attached and Multifamily # Units	Attached and Multifamily # Units
North Tier	9,500	80.4	2,300	19.6
Northeast	10,300	81.1	2,400	18.9
Southeast	16,900	81.0	4,000	19.0
East Central	20,400	81.6	4,600	18.4
Central	34,000	81.9	7,500	18.1
Northwest	6,600	81.2	1,500	18.8
Southwest	4,300	81.5	1,000	18.5
South Tier	4,300	81.6	1,000	18.4
State Total	106,300	81.4	24,300	18.6

Figures are rounded. Totals may not add due to rounding.

Sources: U.S. Census Bureau, 2010 American Community Survey, Public Use Microdata Sample ; Gruen Gruen + Associates.

The composition of housing demanded over the next decade will be similar to the existing housing stock. We have not assumed that home ownership rates or the tenure of housing arrangements will change significantly given that the ratio of median home value to median household income remains reasonable.

TABLE IV-6: Forecast of Workforce Housing Demand by Unit Type, Tenure, and Region (2010-2020)

	Single-Family		Multifamily	
	Owner	Renter	Owner	Renter
	#	#	#	#
North Tier	8,100	1,400	200	2,200
Northeast	8,800	1,500	200	2,200
Southeast	14,400	2,500	300	3,700
East Central	17,800	2,600	400	4,200
Central	29,600	4,400	600	6,900
Northwest	5,600	1,000	100	1,400
Southwest	3,700	600	100	900
South Tier	3,700	600	100	900
State Total	91,700	14,600	1,800	22,400

Figures are rounded. Totals may not add due to rounding.

Sources:: U.S. Census Bureau, 2010 American Community Survey, *Public Use Microdata Sample*;
Gruen Gruen + Associates.

A Large Share of Demand Forecast for Owner-Occupied Housing is Concentrated at Higher Price Points Above \$290,000. Alternatively, the Majority of Demand Forecast over the Decade for Rental Housing is at Lower Price Points Below \$600 in Monthly Gross Rent

As summarized in Table IV-7, more than 27 percent of for-sale housing demand attributed to future employment growth in Iowa over the 2010-2020 decade is forecast to materialize at price points in excess of \$290,000. New workers in the Central and East Central regions of Iowa, in particular, are forecast to stimulate a large share of demand for owner-occupied units priced at \$290,000 and above.

Approximately 15,000 or 30 percent of the 48,000 for-sale housing units forecast to be needed in these regions are at price points above \$290,000. Note that, because households could afford to pay more for housing, however, does not mean that they would not prefer to pay less for housing if the housing is responsive to their needs and preferences. In other regions of the state, the majority of for-sale housing demand is forecast to materialize at more moderate price points.

Although growth in the number of smaller-sized, dual-income households is expected to stimulate demand for higher-priced owner-occupied housing, regions of Iowa that are forecast to experience lower levels of employment growth in higher-wage service sectors can still be expected to experience an increase in demand for low-cost for-sale housing. Approximately 20 percent of for-sale housing demand in the North Tier Region, for example, is forecast for units priced below \$100,000. Total statewide demand for housing priced below \$140,000 is forecast to total 29,000 units over the 2010 to 2020 decade, representing approximately 31 percent of total demand.

The addition of nearly 45,000 jobs in lower-wage sectors such as Leisure and Hospitality, Retail Trade, and Other Services can be expected to stimulate the demand for additional lower-priced rental housing. Although the results of the forecast indicate that only one rental unit is likely to be needed for every 2.5 for-sale units, the majority of rental demand is forecast to occur at low and moderate prices. Approximately 53 percent of demand, or 20,000 of the 37,000 units, is forecast at monthly rents below \$600.

TABLE IV-7: Forecast Workforce Housing Demand by Price Point 2010-2020

For-Sale Demand by Price	Below \$100,000 # Units	\$100,000 to \$140,000 # Units	\$140,000 to \$220,000 # Units	\$220,000 to \$290,000 # Units	\$290,000 and Above # Units
North Tier	1,603	1,229	2,204	1,389	1,852
Northeast	1,631	1,328	2,410	1,571	2,048
Southeast	2,656	2,150	3,951	2,567	3,334
East Central	2,902	2,384	4,188	3,032	5,680
Central	4,719	3,954	6,964	5,037	9,560
Northwest	1,017	831	1,538	1,003	1,319
Southwest	676	550	993	644	854
South Tier	668	552	1,036	669	875
State Total	15,872	12,978	23,284	15,912	25,522
% of Total	17.0	13.9	24.9	17.0	27.3

Rental Demand by Gross Rent	Below \$600 # Units	\$600 to \$800 # Units	\$800 to \$1,250 # Units	\$1,250 to \$1,700 # Units	\$1,700 and Above # Units
North Tier	2,013	602	521	283	144
Northeast	2,050	634	574	333	156
Southeast	3,426	1,049	928	528	237
East Central	3,495	1,217	1,072	607	408
Central	5,775	2,043	1,810	991	677
Northwest	1,289	408	370	212	99
Southwest	858	258	234	129	62
South Tier	818	269	240	131	66
State Total	19,724	6,480	5,749	3,214	1,849
% of Total	53.3	17.5	15.5	8.7	5.0

Sources: U.S. Census Bureau, 2010 American Community Survey, Public Use Microdata Sample;
Gruen Gruen + Associates.

The forecast of workforce housing demand by price is based upon assumptions relating to the ability of households to pay for housing. Assumptions to translate household incomes to the cost of housing "afforded" are based upon the expenditure patterns of current Iowa homeowners and renters. Table IV-8 summarizes the unit price points that are considered to be affordable to households of different incomes for purposes of this forecast.

TABLE IV-8: Affordable Housing Cost Assumptions		
Household Income	For-Sale Housing Price Afforded ¹	Monthly Gross Rent Afforded ²
Less than \$35,000	Below \$100,000	Below \$600
\$35,000 to \$49,999	\$100,000 to \$140,000	\$600 to \$800
\$50,000 to \$74,999	\$140,000 to \$220,000	\$800 to \$1,250
\$75,000 to \$99,999	\$220,000 to \$290,000	\$1,250 to \$1,700
\$100,000 and Above	\$290,000 and Above	\$1,700 and Above

¹ Assumes that household expend 15 percent of their income on mortgage payments. A 30-year mortgage, at a five percent interest rate, with a 20 percent down payment is assumed.

² Assumes that gross rent approximates 20 percent of income.

Source: Gruen Gruen + Associates

In 2010, median homeowner expenses (including taxes, insurance, utilities, and other related expenses) in Iowa approximated 20.1 percent of median household income. The forecast calculations assume that mortgage payment expenses for net new workforce households will average 15 percent of before-tax household income. This translates into a ratio of for-sale housing price to household income of approximately 2.8 to 2.9. The current ratio of owner-occupied housing costs to household income in Iowa approximates 2.6.

We assume that average gross rents afforded by renter households will represent 20 percent of income. Again, this represents a slight increase over current conditions. In 2010, Iowa renters expended an average of 16 percent of their before-tax income on gross rent.

A Shortage of Existing Owner-Occupied Housing Exists, Particularly at Higher Price Points, Relative to Forecast Workforce Housing Demand

According to the Iowa Association of Realtors, Iowa contains approximately 17,100 units currently available for sale. The demand for owner-occupied units is forecast to total 93,500 units over the 2010-2020 decade. The vast majority of demand associated with the state employment forecast will need to be accommodated by new construction.

As illustrated in Figure IV-4 more than 34 percent of units currently listed for sale are at prices below \$100,000. Owner-occupied units priced below \$100,000 are forecast to comprise approximately 17 percent of for-sale housing demand over the decade. More than 27 percent of the forecast for-sale housing demand is expected to be for units priced above \$290,000 over the 2010-2020 decade. Available units priced above \$290,000 represent only 13 percent of the available for-sale housing supply.

Figure IV-4: Distribution of Available Units Relative to Forecast Demand by Price of Unit

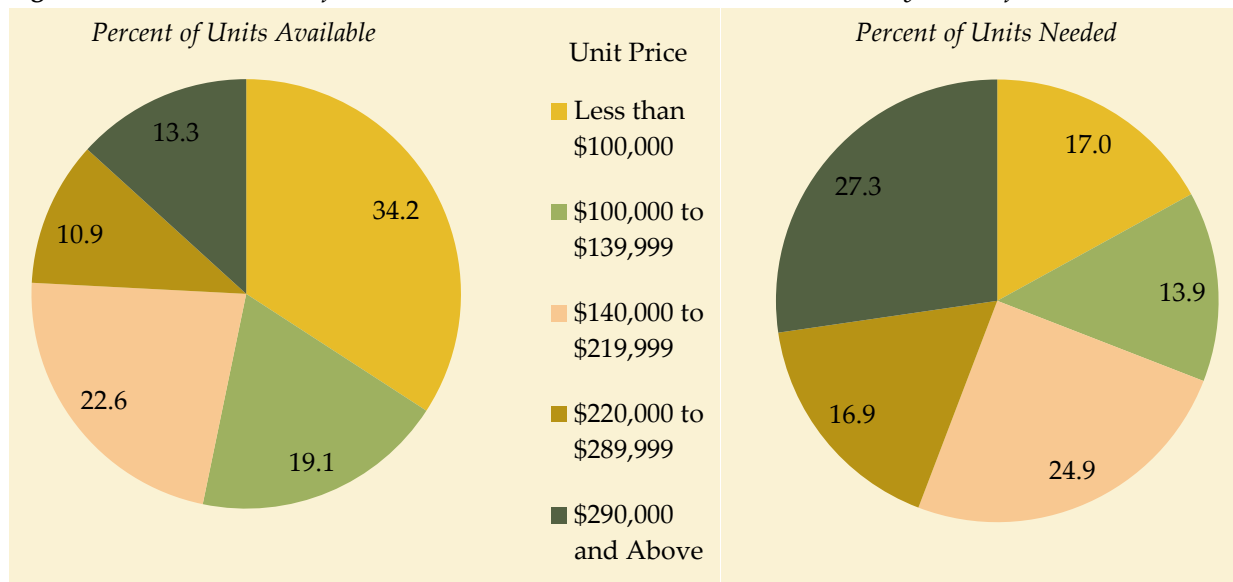


Table IV-9 summarizes the forecast of for-sale workforce housing demand by price relative to the supply of existing for-sale housing units.

TABLE IV-9: Forecast For-Sale Housing Demand and Supply of Available Units by Price

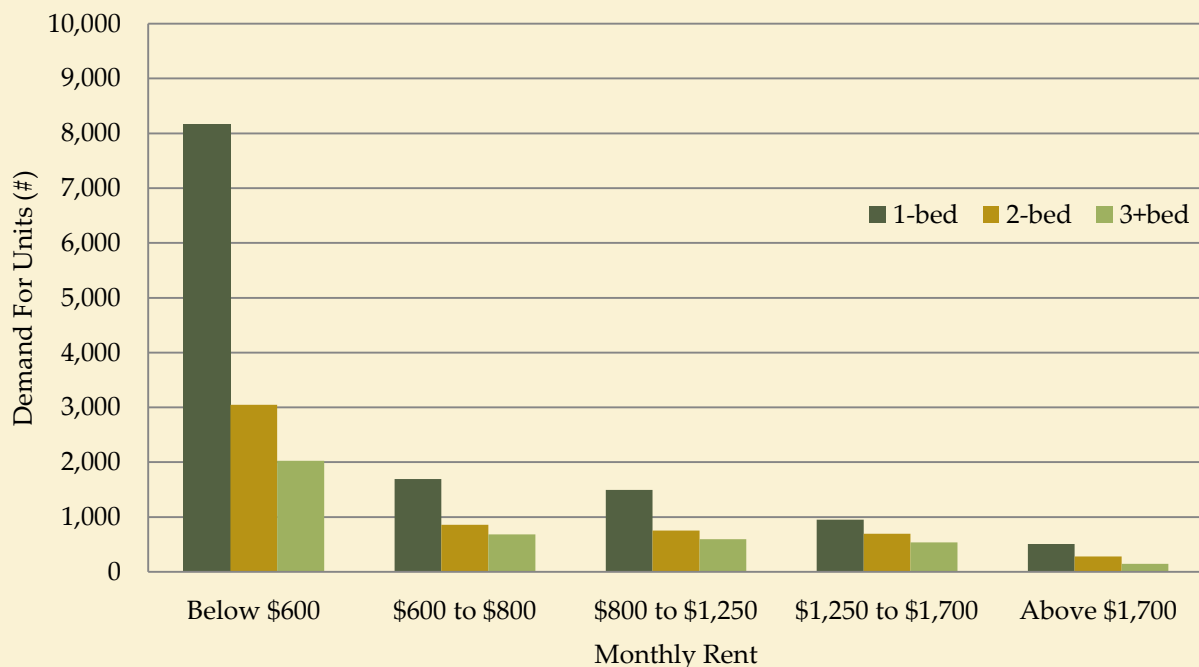
	Below \$100,000 # Units	\$100,000 to \$140,000 # Units	\$140,000 to \$220,000 # Units	\$220,000 to \$290,000 # Units	\$290,000 and Above # Units
North Tier:					
Demand	1,603	1,229	2,204	1,389	1,852
Available Supply	761	278	276	155	266
Northeast:					
Demand	1,631	1,328	2,410	1,571	2,048
Available Supply	644	280	279	123	123
Southeast:					
Demand	2,656	2,150	3,951	2,567	3,334
Available Supply	912	507	582	322	336
East Central:					
Demand	2,902	2,384	4,188	3,032	5,680
Available Supply	1,116	835	1,074	552	693
Central:					
Demand	4,719	3,954	6,964	5,037	9,560
Available Supply	1,353	1,065	1,386	635	739
Northwest:					
Demand	1,017	831	1,538	1,003	1,319
Available Supply	441	150	142	60	108
Southwest:					
Demand	676	550	993	644	854
Available Supply	459	197	203	70	75
South Tier:					
Demand	668	552	1,036	669	875
Available Supply	433	108	103	40	34
State Total:					
Demand	15,872	12,978	23,284	15,912	25,522
Available Supply	6,119	3,420	4,045	1,957	2,374

Sources: Iowa Association of Realtors; Gruen Gruen + Associates.

Most Demand for Multifamily Rental Units is Forecast to be at Price Points Unlikely to Amortize and Support New Construction Costs

Over the 2010-2020 decade, the projected growth in Iowa's employment base and workforce is forecast to stimulate demand for approximately 23,000 additional multifamily rental housing units. As summarized in Figure IV-5, more than 8,000 units or one-third of demand is forecast to be for smaller-sized units with monthly rents below \$600. Multifamily rental units, of all sizes, with monthly rents below \$800 comprise nearly three-quarters of the forecast multifamily rental demand over the decade. Demand for multifamily units priced at rents above \$1,250 per month is forecast to total fewer than 3,200 units statewide.

Figure IV-5: Forecast Demand for Multifamily Rental Units by Monthly Rent and Size of Unit (2010 to 2020)



Although development costs associated with the ground-up delivery and construction of new multifamily apartment units depend on a variety of factors related to the specific site, location, size, and quality of rental product being constructed, the forecast demand for multifamily rental housing induced by employment growth suggests that a gap between obtainable rents and those needed to support new construction can be expected to be a challenge to the private production of the amount of units demanded at affordable rent levels.

Based on secondary data, Table IV-10 summarizes an estimate of the monthly rents needed to support the new construction of multifamily apartment units.³⁷ The analysis suggests that private developers and builders would be challenged to deliver smaller-sized, one-bedroom units at monthly rents below \$850 without some form of financial subsidy. When considering demand for larger two- and three-bedroom units required by many larger-sized workforce households, the feasibility gap may be a larger challenge.

³⁷ We compare order-of-magnitude estimates of development costs per unit (including a developer return on cost) to the monthly rents needed to yield a commensurate market value of the unit created (based on capitalizing the net operating income of a typical unit).

TABLE IV-10: Estimate of Monthly Apartment Rents Needed to Support New Construction Costs

	1-Bedroom Unit 800-Square-Foot Average Unit Size	2-Bedroom Unit 1,100-Square-Foot Average Unit Size	3-Bedroom Unit 1,400-Square-Foot Average Unit Size
Total Development Cost Per Unit ¹	\$93,000 - \$115,000	\$128,000 - \$154,000	\$163,000 - \$196,000
Monthly Gross Rent Necessary to Support New Construction ²	\$850 - \$1,000	\$1,150 - \$1,400	\$1,500 - \$1,800

¹ Not including land acquisition costs. Based on a review of RSMeans construction cost data for 3-story apartment buildings within Iowa. Assumes soft costs (i.e. design, engineering, legal, entitlement, permits) comprise 20 percent of total construction cost. Total development costs per unit include a 12 percent developer return on cost, or profit margin.

² Calculations assume operating expenses comprise 45 percent of gross rents and a six percent (6%) capitalization rate on the sale of an apartment property.

Sources: RSMeans, *Quick Cost Calculator*; National Apartment Association, *2011 Survey of Operating Income & Expenses*; Gruen Gruen + Associates.

Approximately 9,600 apartment units containing two or more bedrooms are forecast to be needed to accommodate statewide workforce household growth over the decade. Nearly 8,000 units or 83 percent of demand is forecast for units priced below \$1,250 in monthly rent. Total development costs for larger-sized units are likely to exceed the rents afforded by the majority of workforce households requiring such rental units. More than 5,000 new workforce households are forecast to require multi-bedroom rental units with monthly rents below \$600. The value gap for such units, relative to the estimated costs of new construction, is likely to exceed \$500 per month. Because in some regions or markets it will be difficult to build new units at the lower prices or rents needed without significant subsidy it will be essential to preserve and maintain existing lower-priced multifamily units throughout the state if a sufficient supply of affordable housing will be available for the future workforce.

Future challenges associated with housing lower-income and larger-sized renter households of the workforce are forecast to be most prevalent in the Southeast, Northwest, and Southwest regions of the state. Over the decade, more than 20 percent of demand for multifamily rental units is forecast to be attributed to workforce households containing three or more persons whom can afford no more than \$800 in monthly rent. In the Southwest Region, these households comprise 25 percent of the forecast multifamily rental demand. By comparison, only 16 percent of the forecast multifamily rental demand in the East Central Region is attributed to such households.

V. Analysis and Forecast of Senior Housing Demand in Iowa

INTRODUCTION

The growth in older households over this and subsequent decades, as Iowa Baby Boomers age, will influence housing markets and needs statewide, regionally, and locally. Partially, this is because older households may be affected by inadequate housing or special needs of householders (or household members) with a disability. The aging of households influences housing markets as they collectively begin to release more housing than they absorb. As a result, aging households not only impact demands for new housing due to changing needs, but they will affect the supply of existing housing available.

It is also important to recognize that not one but many market niches exist for housing that responds to the demands and preferences of the age 65 and older consumer households. Older adults can move through a series of stages based on physiological, psychological, and social aging factors that reflect their outlook and affect their behavior - and ultimately the housing they seek or need.

For consistency with age cohorts used regularly by the U.S. Census Bureau, the forecast of "senior housing" needs presented in this report considers any household containing at least one person age 65 or older as a "senior household."

KEY CONCLUSIONS AND IMPLICATIONS

The analysis and forecast suggest that many communities in Iowa should be prepared to increasingly respond to needs related to:

- the remodeling of existing housing units (to facilitate aging in place);
- condominium-type services for detached single-family housing;
- multifamily developments that provide services geared to the needs of elderly households; and
- independent living facilities to skilled nursing homes—that meet the full spectrum of elderly needs.

Future Housing Needs for Senior Households Suggested by Demographic and Attitudinal Factors

- *Home Modification and Support Services* - The demand for assisted and unassisted communities and supported housing will likely increase. Because many older households prefer to age in place, a large and growing market exists for home modifications, including creation of first floor master suites and home healthcare support to help older adults live safely and comfortably in their homes.³⁸ The AARP's December 2010 report - *Approaching 65: A Survey of Baby Boomers*

³⁸ See, for example, the American Association of Retired Person's 2005 report entitled, "Beyond 50:05," in which more than 83 percent of seniors age 65+ surveyed indicated a strong preference to remain in their current residence

Turning 65 Years Old - indicates that fewer than 15 percent of boomers approaching age 65 plan to change homes in the "next few years." Primary aspirations about lifestyle change include spending more time with friends and family, improving physical health, spending more time on interests and hobbies, and traveling; none of which tend to require a change in housing.

- *Condominium and "Condo-izing" Conventional Single-Family Housing* - Iowa and its communities should anticipate the potential need to condominium-ize traditional single-family homes, in terms of maintenance and repairs, yard care, snow removal and related services. As a larger number of Iowa's existing single-family homeowners age into their senior years over the decade, services more frequently found in multifamily condominium developments may appeal to older single-family homeowners. The desire to avoid maintenance is a primary reason why empty-nesters move from single-family units to multifamily condominiums. Upon retirement, for Baby Boomers, maintenance will be a principal factor in choosing a home and a high proportion will want a smaller home. AARP surveys indicate that 83 percent of boomers approaching age 65 that plan to move homes are planning to move to a smaller home.³⁹
- *Active Adult Communities* - While the Sun-Belt will likely continue to be an attractive destination for active adult households, older adults are choosing to remain in Midwestern and northern communities. More workers may retire from full-time work but hold on to a part-time job. Remaining close to their jobs and family is important. Many are now working longer to provide for their financial security in an uncertain economic environment, while others are seeking ways to enrich their personal lives in the face of longer life expectancy. Longer, healthier lives, legal changes (such as the government's ban on mandatory retirement ages for most workers), a shift from physical labor to service and technology-oriented jobs that are less physically taxing, and the reduced value of savings and retirement investments means that the proportion of seniors who remain active in the workforce will likely increase. Some older workers will opt for less demanding jobs or part-time jobs. This is a key difference between Baby Boomers approaching age 65 and the attitudes of their parents: "boomers and many of those turning 65 consider work to be part of retirement."⁴⁰ Given the absolute volume of Baby Boomers forecast to enter their senior years over the decade, this suggests development opportunities for active-adult communities in Iowa's metro areas for boomers who may seek a retirement/resort lifestyle before actually retiring.

Senior Population and Household Growth Forecast

- Iowa's senior (age 65+) population is forecast to grow by 26 percent or 118,000 over the 2010-2020 decade. Seniors between the ages of 65 and 74 are forecast to comprise approximately 88 percent of this population growth. Senior population growth is expected to occur most rapidly in metropolitan regions of Iowa; with the Southeast, East Central, and Central regions forecast to experience the highest senior population growth rates over the decade.
- The age 75 or older population in each of the North Tier, Northeast, Northwest, Southwest, and South Tier regions is forecast to grow by fewer than 1,500 persons over the 2010-2020 decade. The collective population change for this age cohort in these five regions of Iowa is forecast to

(Figure 5, Page 48). A similar 2010 AARP survey found that nearly three-quarters of adults aged 45 and older expressed a strong preference for remaining in their current residence as long as possible.

³⁹ "Approaching 65: A Survey of Baby Boomers Turning 65 Years Old," AARP. December 2010, page 10.

⁴⁰ "Approaching 65: A Survey of Baby Boomers Turning 65 Years Old," AARP. December 2010, page 2.

total only 3,400. Age 75 and older population growth in the Southeast, East Central, and Central regions is forecast to total approximately 10,400. Because older-aged seniors (in the 75 and older age cohort) are more likely to experience housing problems related to health/disability needs and income constraints (relative to housing cost), the forecast suggests that a disproportionate share of such housing needs will likely apply to these regions. The Southeast, East Central, and Central regions comprise 75 percent of the population growth forecast to occur among persons aged 75 or older, but contain only 58 percent of Iowa's current population. Because persons aged 75 or older are more likely to require group living arrangements, the needs for such facilities may be disproportionately experienced by these regions.

- Iowa is forecast to grow by approximately 78,000 senior households over the 2010-2020 decade. Single- and two-person senior households are forecast to comprise more than 80 percent of growth. Seniors living alone are forecast to represent nearly one-third of growth, while two-person senior households are forecast to comprise nearly 50 percent of growth over the decade.
- Approximately six percent of seniors between the age of 65 and 74, and approximately 12 percent of seniors age 75 and older, currently live in group quarters living arrangements. If the share of the current senior population residing in group quarters is representative of the growth forecast to occur over the decade,⁴¹ an additional 7,600 seniors can be expected to require beds or units in group quarters living facilities - such as skilled nursing facilities and residential care centers.

Figure V-1: Forecast senior household growth by size of household, 2010-2020

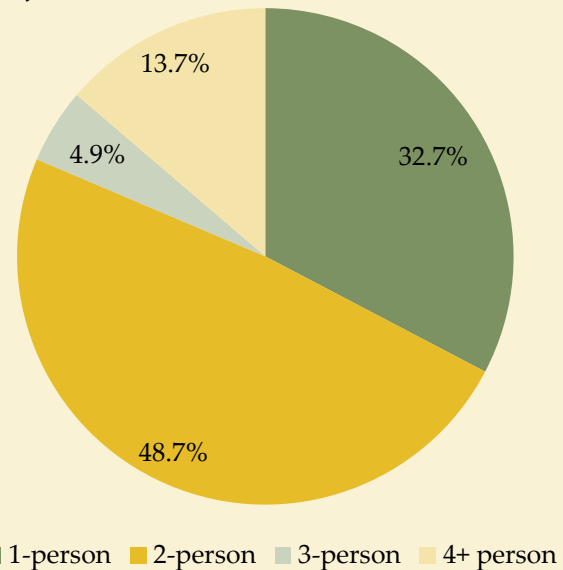
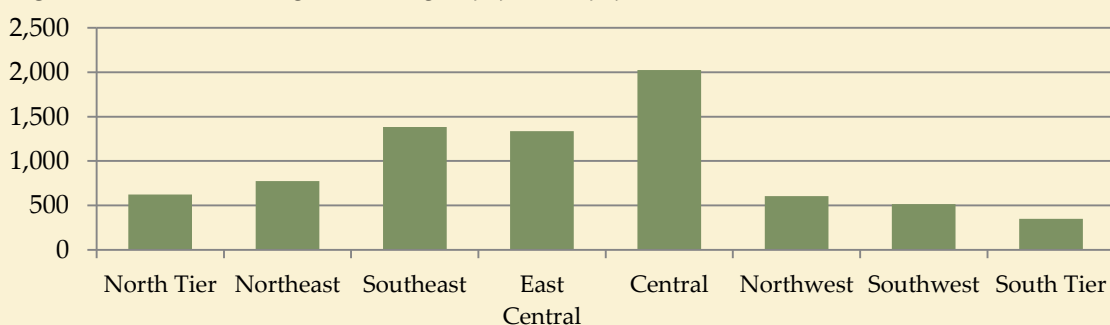


Figure V-2: Forecast change in senior group quarters population, 2010-2020

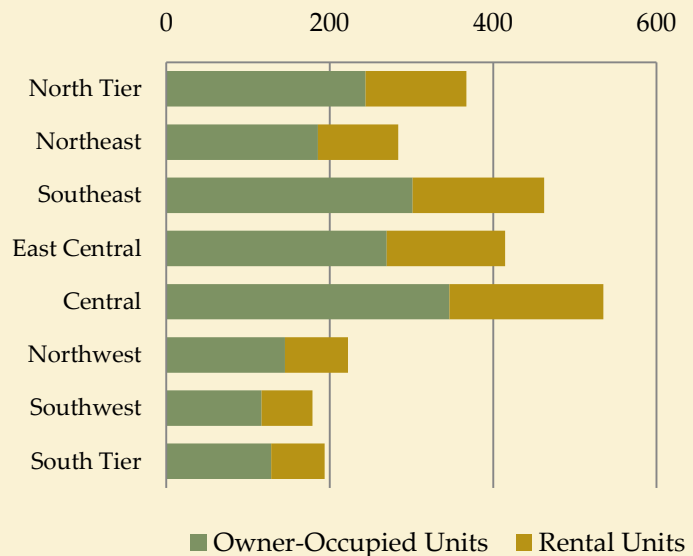


⁴¹ Analysis by Fannie Mae indicates that, over the long-term from 1980-2010, older age residents are actually contributing to an increase in owner-occupied housing consumption. Because people are generally living longer and healthier lives, older residents are generating fewer per-capita needs for nonresidential group living arrangements (see the "Coming Surge in Housing Needs of the Older Elderly," Fannie Mae *Data Note*, June 2012). While the absolute number of persons living in group quarters is likely to increase as Baby Boomers age, the *proportion* of residents able to remain in independent housing units may very well increase over time.

Senior Housing Demand Forecast

- Many seniors prefer to remain in their current home and community as they age, and this preference translates into a relatively low rate of housing turnover among senior households. The most recent data available for the State of Iowa indicates that approximately six percent of seniors are likely to change housing in a given year. Annual turnover rates for renters are much higher than for those occupying owned housing, but the vast majority (more than 80 percent) of Iowa's seniors own housing.
- Based on the historical relationship between annual senior turnover (i.e. housing moves) and the number of newly constructed units occupied by these senior movers, average annual senior housing demand of 1,700 additional owner-occupied units is forecast statewide. Average annual senior housing demand for rental units is forecast to total approximately 900 units statewide. Over the 2010-2020 period this equates to approximately 27,000 additional housing units needed to accommodate the growth and turnover of senior households. Demand in the Southeast, East Central, and Central regions is forecast to exceed 400 units per year.

Figure V-3: Average Annual Senior Housing Demand Forecast 2010-2020



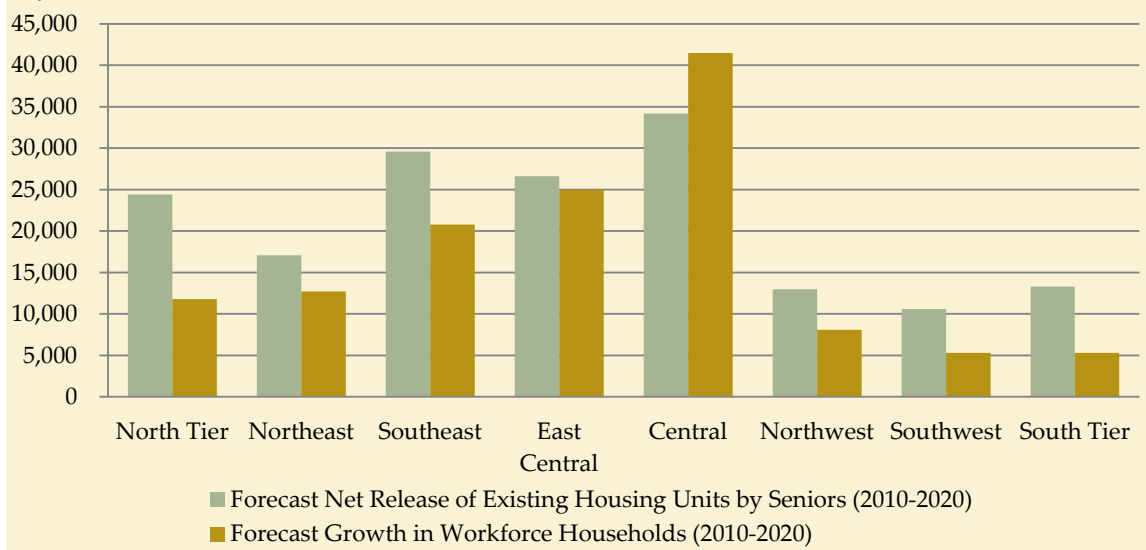
Impact of Senior Household Growth on Available Housing Supply

- Over the 2000-2010 decade, senior households in Iowa released approximately 133,000 existing owner-occupied housing units. Younger households over the decade absorbed approximately 71,000 or 53 percent of these units. The remainder of units either became vacant or were removed from the housing stock. For every 8.4 existing housing units released by senior households over the decade, one new housing unit was absorbed by a senior household.
- A similar trend prevailed for rental units as well, although the ratio of units released to units absorbed by senior households was much lower. Senior households absorbed one new rental unit for every 2.8 existing rental units released. This in part relates to the greater likelihood of senior households to move from owner-occupied to rental housing than vice versa. Again, about one-half of rental units released by senior households over the decade were absorbed by younger households.
- The forecast of senior household growth over the 2010-2020 decade indicates that seniors can be expected to release approximately 170,000 units statewide, if historical patterns of household

dissolution apply. Approximately 27,000 senior households are forecast to move to new units built over the decade, and approximately 142,000 senior households are forecast to dissolve over the period (for a total net release of about 170,000 units).

- Collectively, in the East Central and Central regions, future workforce household growth is forecast to exceed the number of existing housing units released by seniors over the decade. All else being equal, this implies that the type, condition and cost of the units “turned over” by seniors will be critically important to regional economic growth.
- Conversely, in regions such as the North Tier, South Tier, or Southwest, seniors are forecast to release more than twice as many units as younger workforce households are forecast to absorb over the decade. These regions already exhibit high housing vacancy rates, and the aging of the population can be expected to continue to contribute to an oversupply of housing.

Figure V-4: Forecast workforce household growth relative to existing housing units likely to be released by senior households, 2010 to 2020



SPECIAL NEEDS OF ELDERLY

Households containing elderly members and persons with a disability may have trouble finding appropriate housing. According to the Census, a disability is defined as a mental, physical, or health condition that lasts over six months. The Census asks a series of questions related to physical and mental disabilities. HUD defines a disability as having a "mobility or self-care limitation" for example, being unable to run errands outside the house without assistance. Disability questions on the ACS were modified between 2007 and 2008, so HUD is unable to provide tabulations of disability data spanning that break.

Table V-1 shows the number and percent of the population over the age of five that have one or more disabilities. Appendix I, shows the amount and proportion of persons with a disability by age and region. The proportion of the population aged 75 or older with a disability ranges from 39 percent for the North Tier Region to 48 percent for the South Tier Region.

TABLE V-1: Persons with Disabilities in State of Iowa (2010)

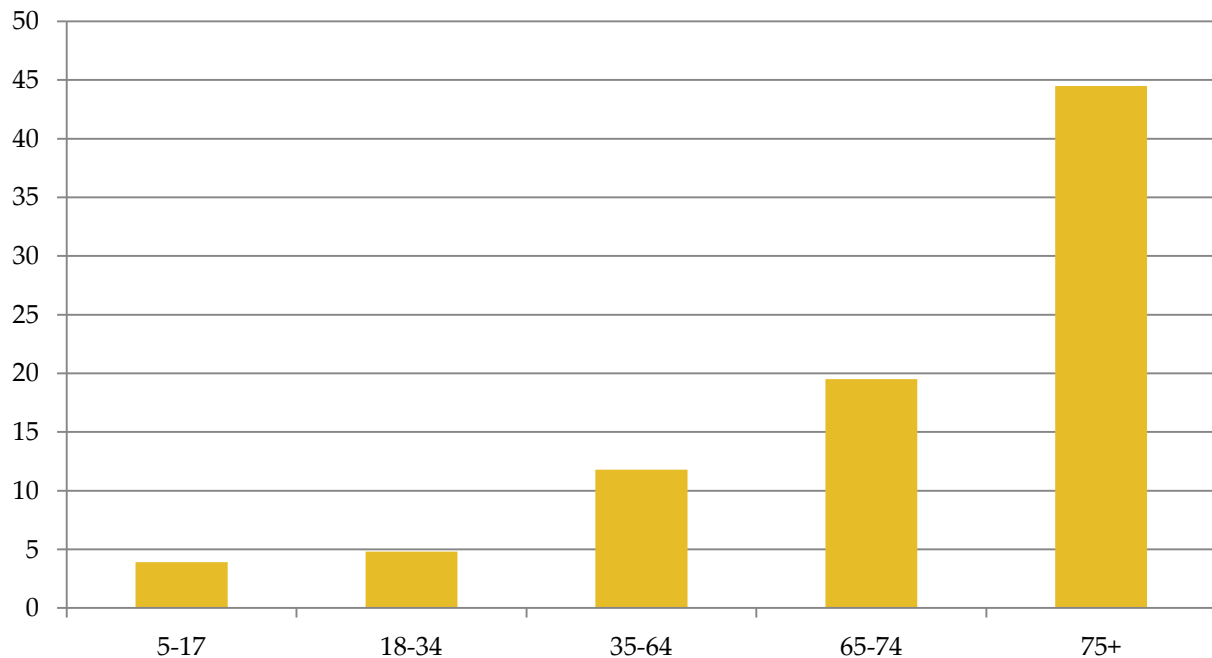
Regions	Population	Number of Persons with a Disability	Persons with a Disability as Percent of Total Population
	<u>#</u>	<u>#</u>	<u>%</u>
North Tier	428,651	44,287	10.3
Northeast	293,400	44,899	15.3
Southeast	718,410	80,643	11.2
East Central	303,101	31,005	10.2
Central	738,806	72,760	9.8
Northwest	225,400	25,274	11.2
Southwest	180,946	26,867	14.8
South Tier	189,760	26,814	14.1
Total	3,078,414	352,549	11.5

Sources: U.S. Census Bureau, 2010 Census; Gruen Gruen + Associates.

According to the 2010 Census, approximately 352,549 people or 11.5 percent of the population in the state over the age of five have one or more disabilities. The Northeast Region has the highest proportion of persons with a disability at 15.3 percent of the total population. Persons with a disability in the Southwest Region also comprise nearly 15 percent of the total regional population. Persons with disabilities comprise only 9.8 percent of the Central Region population, the lowest rate in the state. Persons with disabilities in the Northeast, Southwest, and South Tier regions comprise a higher percentage of the population than statewide. Persons with disabilities in the North Tier, Southeast, East Central, Central, and Northwest regions comprise a lower percent of the population than statewide.

Older residents in Iowa are more frequently affected by a disability, as summarized in Figure V-5.

Figure V-5: Percent of Population with a Disability by Age Group in Iowa



Sources: U.S. Census Bureau; Gruen Gruen + Associates

Elderly households have special needs resulting from physical limitations, income, and health concerns. HUD defines elderly as age 62 and up.⁴² Individuals aged 75 and up are generally recognized as a population with different needs than those aged 62-74. Table V-2 summarizes the tenure characteristics of elderly households in Iowa.

TABLE V-2: Tenure of Elderly Households in Iowa

	Elderly Households 62-74 Years		Elderly Households 75+ Years		Non-Elderly Households	
	#	%	#	%	#	%
Homeowners	160,680	86.4	124,065	77.6	599,300	70.1
Renters	25,280	13.6	35,850	22.4	256,100	29.9
Total	185,960	100.0	159,915	100.0	855,400	100.0

Sources: Comprehensive Housing Affordability Strategy (CHAS) data based on special tabulations of three-year (2006-2008) American Community Survey (ACS) estimates;

www.huduser.org/portal/datasets/cp/CHAS/data_download_chas.html

A high proportion of elderly households in Iowa, particularly those containing members between the ages of 62 and 74, own the housing they occupy. More than 86 percent of elderly households aged 62 to 74

⁴² United States Department of Housing and Urban Development, *2006-2008 CHAS Tabulation*, Data Dictionary: <http://www.huduser.org/portal/datasets/cp/CHAS/data_download_chas.html>

are estimated to be homeowners. Approximately 70 percent of non-elderly households are homeowners. The homeownership rate for elderly households containing members age 75 or older declines slightly to 78 percent, although still higher than non-elderly households. The high rates of homeownership are emblematic of elderly households remaining in their existing housing unit after lifecycle events such as retirement or children leaving the home.

Table V-3 summarizes the prevalence of housing problems among elderly households in Iowa.

TABLE V-3: Housing Problems of Elderly Households in Iowa¹

	Elderly Households 62-74 Years		Elderly Households 75+ Years		Non-Elderly Households	
	#	%	#	%	#	%
Owner-Occupied:						
With a Housing Problem	30,420	18.9	26,315	21.2	119,840	20.0
No Housing Problem	130,260	81.1	97,750	78.8	479,460	80.0
Total	160,680	100.0	124,065	100.0	599,300	100.0
Renter-Occupied:						
With a Housing Problem	9,050	35.8	17,655	49.2	102,920	40.2
No Housing Problem	16,230	64.2	18,195	50.8	153,180	59.8
Total	25,280	100.0	35,850	100.0	256,100	100.0
Total:						
With a Housing Problem	39,470	21.2	43,970	27.5	222,760	26.0
No Housing Problem	146,490	78.8	115,945	72.5	632,640	74.0
Total	185,960	100.0	159,915	100.0	855,400	100.0

¹ HUD-defined housing problems include units lacking complete kitchen or plumbing facilities, units with more than one occupant per room (i.e. overcrowded), or units occupied by cost-burdened households (paying more than 30% of their income towards housing).

Sources: Comprehensive Housing Affordability Strategy (CHAS) data based on special tabulations of three-year (2006-2008) American Community Survey (ACS) estimates;
www.huduser.org/portal/datasets/cp/CHAS/data_download_chas.html

Nearly 50 percent of elderly age 75 and older renter households in Iowa are estimated to have a housing problem, according to HUD.⁴³ Younger elderly (age 62-74) renter households are estimated to have fewer housing problems than non-elderly households. Approximately 19 percent of elderly age 62-74 homeowners and 21 percent of elderly age 75 and older homeowners are estimated to experience one of the four HUD-defined housing problems. This is comparable to the 20 percent of non-elderly homeowners that are estimated to have a housing problem.

⁴³ The four HUD-defined housing problems include: (1) lack of complete kitchen facilities; (2) lack of complete plumbing facilities; (3) more than one occupant per room; and (4) cost-burdened households expending more than 30 percent of their income on housing.

In total, younger elderly households (age 62-74) in Iowa are less likely to have a housing problem than are non-elderly households. As elderly households age into the age 75 and older cohort, they become more likely to face housing challenges related to inadequate facilities and cost-burdens. As summarized previously, elderly households are also far more likely to face challenges associated with health and disability as they age into their 70's.

FORECAST OF SENIOR HOUSING DEMAND

Methodology

The senior housing demand forecast is based upon population by age projections provided to GG+A by the State of Iowa Department of Transportation. The population projections by age were prepared using a statewide REMI model.⁴⁴ Based upon this secondary forecast of population by age for the State of Iowa and some of its larger metropolitan counties, we applied the forecast growth rates for older-age cohorts to the existing population base of each region. This permitted the identification of the estimated change in senior population for each region of the state.

Population growth among age 65 and older cohorts is then used to forecast senior household growth.⁴⁵ The data from the most recent American Community Survey is used to make this conversion. The arrangement, size, tenure, and income characteristics of existing senior households in Iowa were analyzed. Appendix K contains data tables summarizing this analysis.

The forecast change in senior-age population is converted into a forecast of senior population growth by household size (Step 2), based on the distribution of Iowa's current senior population by household size. This entails the assumption that patterns of formation and dissolution among households containing seniors do not change substantially over the decade.⁴⁶ As summarized in Table V-4, about 75 percent of Iowa's senior population lives alone or in a two-person household. Another nine percent of seniors live in group quarters.

⁴⁴ The REMI model uses a cohort-component method to forecast population, which calculates the components of population change each year (births, deaths, immigration, outmigration, etc.). The forecast of population by age was prepared for counties in the Des Moines-West Des Moines MSA and for each core county of other metropolitan areas in Iowa. Thus, a secondary forecast of population by age was essentially available for Iowa's primary metropolitan counties; and another forecast of population by age for the remainder of the state.

⁴⁵ Here, we consider any household with at least one member age 65 or older a "senior household."

⁴⁶ This assumption is likely to result in a more conservative projection of smaller-sized senior household growth. In challenging economic environments (such as 2010), seniors are generally more likely to move back in with children or relatives, combine households, or have children still living at home with them. All of these occurrences translate to more seniors living in larger households, which accordingly reduces the number of single- or two-person senior households.

TABLE V-4: Distribution of Senior Population by Size of Household

	Population Age 65-74	Population Age 75+	Total Population Age 65+
	%	%	%
Group quarters	5.7	12.0	8.9
1-person household	19.7	35.1	27.5
2-person household	57.6	37.1	47.3
3-person household	5.1	4.3	4.7
4-person household	7.6	7.1	7.3
5+ person household	4.4	4.4	4.4
Total	100.0	100.0	100.0

Sources: U.S. Census Bureau, 2010 ACS, Public Use Microdata Sample; Gruen Gruen + Associates.

Step 3 then involves converting senior population growth into household growth; based upon estimates of the average number of seniors in each sized household. Three-person senior households in Iowa, for example, contain an average of 1.6 seniors. The forecast change in the number of seniors residing in three-person households is then divided, for example, by the average number of seniors per household (1.6 in this case) to forecast the change in the number of three-person senior households, and so forth.

In Step 4, we then estimate the distribution of existing senior households by size and household income. We do this based the distribution of existing senior households by size and income. As summarized Table V-5, the vast majority of single-person senior households in Iowa, for example, possess less than \$35,000 in annual income. About 50 percent of two-person senior households earn less than \$50,000 in annual income.

TABLE V-5: Distribution of Senior Households by Household Size and Household Income

	1-person	2-person	3-person	4-person	5+person
	%	%	%	%	%
Less than \$35,000	77.3	29.9	12.1	15.5	9.4
\$35,000 to \$49,999	12.1	22.4	17.0	17.1	10.4
\$50,000 to \$74,999	7.2	24.1	28.1	15.7	25.8
\$75,000 to \$99,999	1.5	10.4	19.7	27.3	20.4
\$100,000 +	2.0	13.2	23.1	24.4	34.0
Total	100.0	100.0	100.0	100.0	100.0

Sources: U.S. Census Bureau, 2010 American Community Survey, Public Use Microdata Sample;
Gruen Gruen + Associates.

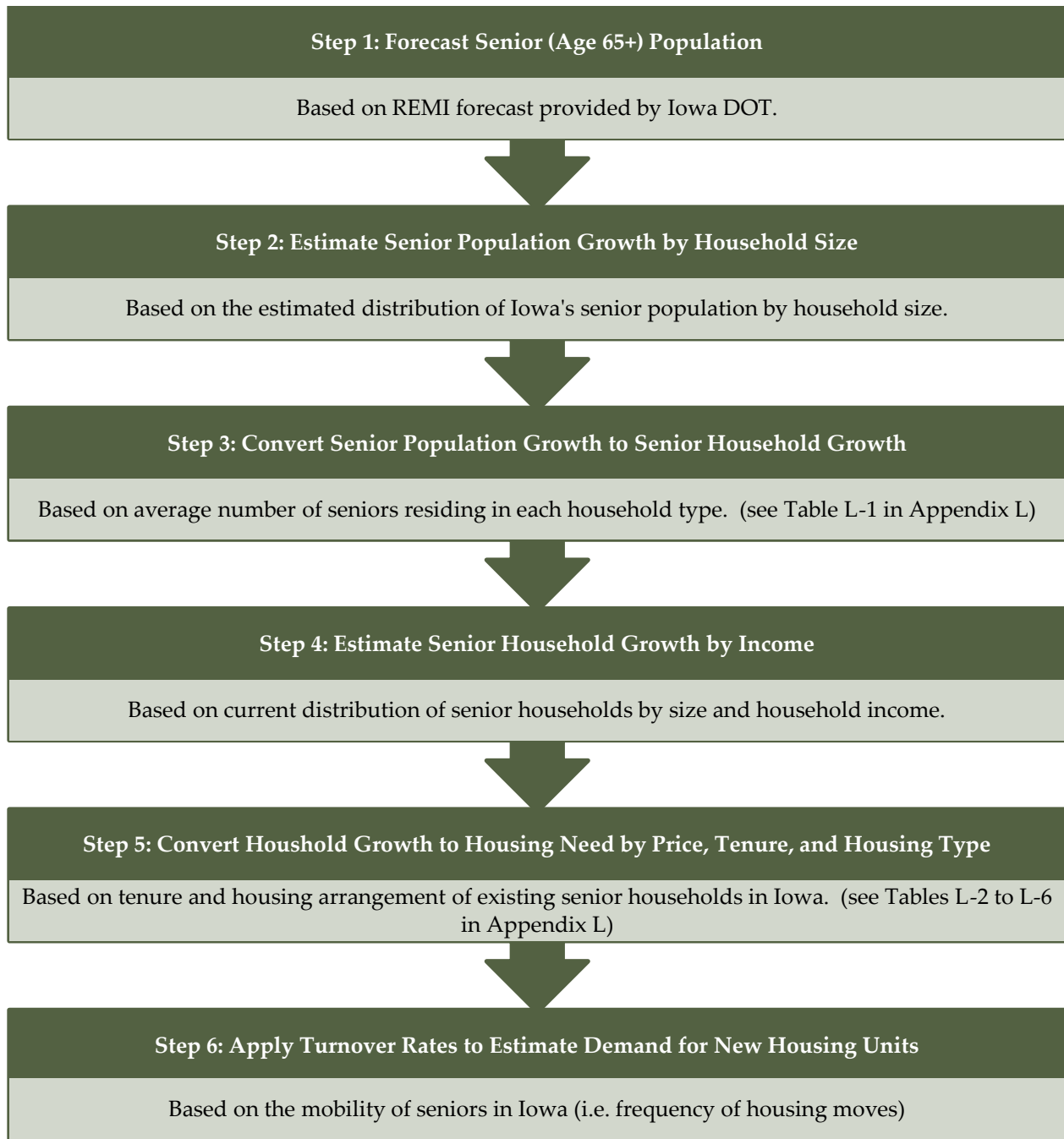
Because we now have an estimate of the percentage of single-person senior households that have less than \$35,000 in annual before-tax income, and so on, the result of Step 4 is a forecast of the change in senior households by income and size.

Because the type, size, and price of housing needed by seniors necessarily relates to household sizes and incomes, the forecast of senior household growth by income and size is then separated into different housing types and tenures in Step 5. These include ownership and rental categories for detached single-family housing and multifamily housing.⁴⁷ Although not technically a household, the forecast change in Group Quarter rooms/beds needed is also calculated.

The last component, Step 6, involves the conversion of household growth to demand for new housing. Because many senior households will remain in their existing housing unit over the decade, and many that do change housing may move to an existing housing product, we utilize estimates of geographic mobility for seniors as reported in the 2010 American Community Survey. This allows an estimate of senior households that are likely to change housing in a given year. For senior households that are likely to change housing in a given year, we rely upon historical trends over the 2000-2010 decade to estimate the proportion of senior movers that will likely move to new housing product.

⁴⁷ We include attached single-family (i.e. townhomes, duplexes) under the multifamily category.

Figure V-6: Senior Housing Forecast Methodology

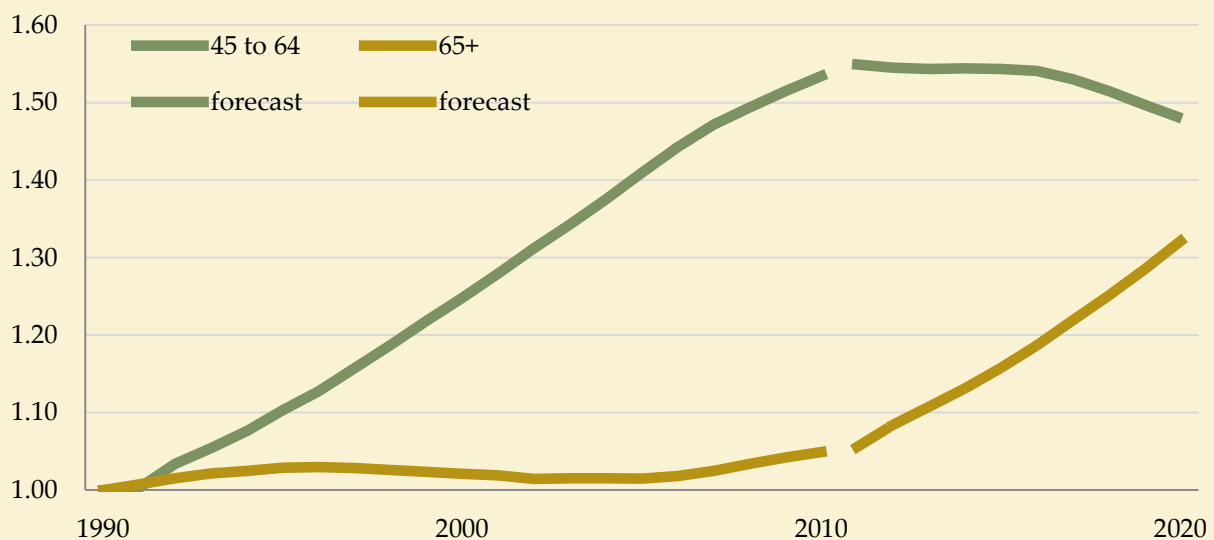


Forecast of Senior Population and Households

Senior Population Growth Forecast 2010-2020

Iowa's senior population remained relatively stable for the better part of the past two decades, growing by less than three percent between 1990 and 2007. In recent years, the aging of the Baby Boomer population in Iowa has begun to result in growth in the age 65 and older population cohort. While the senior population experienced relatively minimal growth over the past 20 years in Iowa, the 45 to 64 age cohort population grew rapidly. Throughout the 1990s and 2000s, the population between the ages of 45 and 64 grew by more than 50 percent or 4.4 percent annually. According to REMI forecasts, the 45 to 64 age cohort population is expected to peak early in the 2010-2020 decade and begin a period of decline. Total senior population is forecast to grow rapidly, by nearly 30 percent over the decade.

Figure V-7: Index of Population Growth in Iowa by Age Cohort (1990 = 1.00)



Sources: REMI; Gruen Gruen + Associates.

Table V-6 summarizes the forecast of senior population growth by region for the 2010-2020 decade.

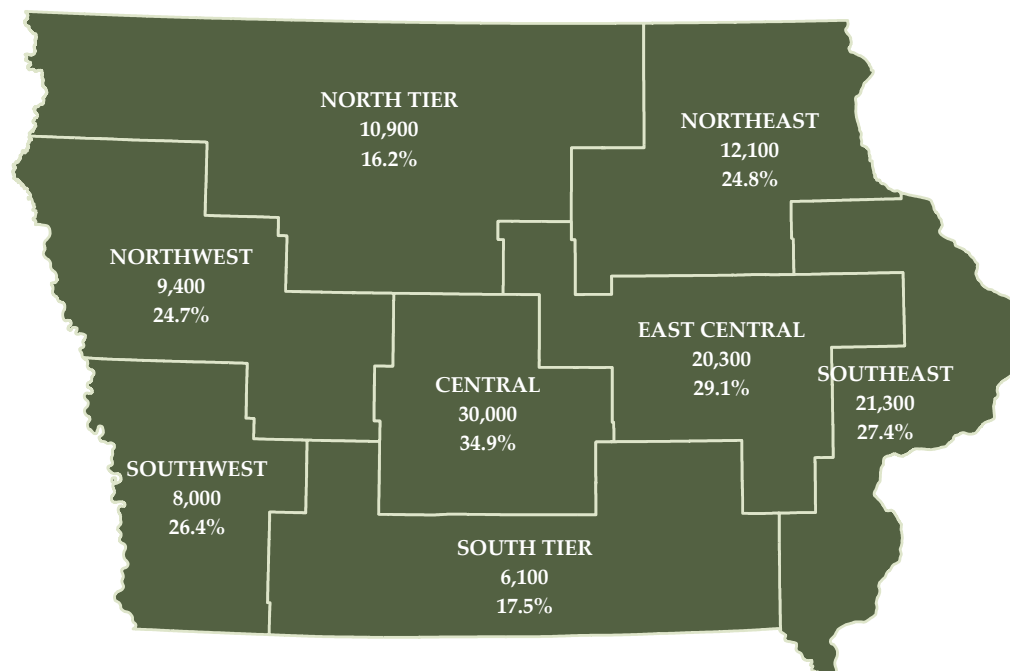
TABLE V-6: Forecast Growth in Senior Population by Region (2010-2020)

	Age 65-74	Age 75+	Total Age 65+	Total Age 65+
	# Change	# Change	# Change	% Change
North Tier	10,942	-20	10,922	16.2
Northeast	10,769	1,346	12,116	24.8
Southeast	18,690	2,647	21,337	27.4
East Central	17,586	2,761	20,347	29.1
Central	25,034	4,971	30,005	34.9
Northwest	8,290	1,096	9,385	24.7
Southwest	7,027	958	7,985	26.4
South Tier	6,036	35	6,070	17.5
STATE	104,373	13,794	118,168	26.1

Source: Iowa Department of Transportation; Regional Economic Models Inc.;
Gruen Gruen + Associates.

The population of persons aged 65 and older within Iowa is forecast to grow by approximately 118,000 or 26 percent over the 2010-2020 decade. Growth in the 65 to 74 cohort is forecast to account for more than 88 percent of senior population growth statewide. The East Central and Central regions are forecast to experience the fastest rates of population growth in the 65 and older age cohort, with population increases of 29.1 percent and 34.9 percent respectively. More than 60 percent of forecast statewide growth is expected to occur in the Central, East Central, and Southeast regions. The South Tier and North Tier regions are forecast to experience somewhat less substantial senior population growth, although still expected to represent the fastest growing age cohort in each region.

Map V-1: Senior Population Growth by Region 2010 to 2020



Senior Household Growth Forecast 2010-2020

Iowa is forecast to add approximately 78,000 senior households over the 2010-2020 decade. Table V-7 summarizes the forecast of senior household growth by region and household size for the 2010-2020 decade.

TABLE V-7: Forecast Growth in Senior Households by Region (2010-2020)

	1-Person	2-Person	3-Person	4+ Person	Total
	#	#	#	#	#
North Tier	2,152	3,659	357	993	7,161
Northeast	2,598	3,896	389	1,096	7,980
Southeast	4,619	6,828	684	1,930	14,060
East Central	4,441	6,483	651	1,840	13,414
Central	6,687	9,453	956	2,710	19,805
Northwest	2,021	3,011	301	849	6,183
Southwest	1,723	2,559	256	722	5,261
South Tier	1,203	2,028	198	551	3,981
STATE	25,445	37,915	3,793	10,691	77,844

Sources: Iowa Department of Transportation; Regional Economic Models Inc.; U.S. Census Bureau, *2010 American Community Survey, Public Use Microdata Sample*; Gruen Gruen + Associates.

Between 2010 and 2020, senior household growth throughout the state is forecast to total 77,844 households. The Central, East Central, and Southeast Regions will have the largest growth in senior households. The Southwest and South Tier regions will have the smallest growth in senior households during the decade. For all eight regions, 1-person and 2-person senior households are expected to grow the most while 3-person senior households are forecast to have the least growth.

Single- and two-person senior households are forecast to comprise more than 80 percent of statewide senior household growth over the 2010 to 2020 decade. Seniors living alone are forecast to represent nearly one-third of growth, while two-person senior households are forecast to comprise nearly 50 percent of growth over the decade.

FORECAST OF SENIOR HOUSING NEEDS

Household Formation Characteristics and Housing Supply Implications

Seniors create demand for housing, but they also contribute to the supply of housing available. Among adults entering their senior years, the rate of household dissolution usually starts to exceed the rate of household formation.⁴⁸ Accordingly, older age cohorts tend to release more housing units than they

⁴⁸ *Demographic Challenges and Opportunities for U.S. Housing Markets*, Prepared for the Bipartisan Policy Center Housing Commission, Prepared by The Urban Institute, University of Southern California, and National Association of Realtors, March 2012, page 5.

absorb. Analysis of the change in households by age over the 2000-2010 decade in Iowa (summarized in Table K-9 in Appendix K) confirms that net household formation in the past has been attributed to younger-age households.

The rate of senior household dissolution over the 2000-2010 decade resulted in relatively slow senior household growth (senior households in Iowa grew by six percent over the 2000-2010 decade). In other words, the number of households entering their senior years at some point throughout the decade was largely offset by the dissolution of older-age senior households.⁴⁹ The senior population forecast for the 2010 to 2020 decade, in which 88 percent of growth is forecast to be comprised of the 65 to 74 age cohort, indicates that this trend will reverse itself as a significant portion of Iowa's Baby Boomer population enters their senior years over the decade.

The growth of senior households influences the supply of available housing and demand for new housing. Particularly among senior households who own housing, a considerably larger number of existing units are typically released than new units demanded. Over the 2000-2010 decade, as summarized in Table V- 8, senior household dissolution resulted in the total net release of approximately 133,000 existing owner-occupied housing units. Younger households over the decade absorbed approximately 71,000 or 53 percent of these units. For every 8.4 existing housing units released by senior households over the decade, one new housing unit was absorbed by a senior household.

A similar relationship prevailed for rental units as well, although the ratio of units released to units absorbed by senior households was much lower. Senior households absorbed one new rental unit for every 2.8 existing rental units released. This in part relates to the greater likelihood of senior households to move from owner-occupied to rental housing than vice versa. Again, about one-half of rental units released by senior households over the decade were absorbed by younger households.

⁴⁹ This dissolution occurs when seniors move to group quarters housing, combine households, move in with children, or pass away.

TABLE V-8: Net Absorption and Release of Existing Housing Units in Iowa (2000-2010)

	Under Age 65 Households	Age 65+ Households
Owner-occupied units:		
Household formation (dissolution) over the 2000-2010 decade	166,259	(117,043)
Number of households in 2010 occupying <u>housing built since 2000</u>	<u>95,642</u>	<u>15,829</u>
Net absorption (release) of existing housing units over the 2000-2010 decade ¹	70,617	(132,872)
Ratio : Age 65+ Household Net Release of Existing Units to Absorption of Newly Constructed Units		8.4
Renter-occupied units:		
Household formation (dissolution) over the 2000-2010 decade	38,773	(15,689)
Number of households (in 2010) occupying <u>housing built since 2000</u>	<u>25,976</u>	<u>8,717</u>
Net absorption (release) of existing housing units over the 2000-2010 decade ¹	12,797	(24,406)
Ratio : Age 65+ Household Net Release of Existing Units to Absorption of Newly Constructed Units		2.8

¹ Not taking into account housing constructed over the decade to meet replacement demands. Net absorption or release of existing housing equals formation/dissolution over the 2000-2010 decade minus the number of units constructed over the decade that were occupied by each age group.

Sources: U.S. Census Bureau, *2000 Census*, *2010 Census*, *2010 American Community Survey*;
Gruen Gruen + Associates.

Given the release and absorption relationships among senior households, policies and programs aimed at supporting or encouraging the provision of senior housing options for older residents can also be a justified strategy for increasing the supply of housing available to younger households that comprise most of Iowa's workforce - provided that the housing released by seniors is responsive to the needs and preferences of younger households. Not all housing released by seniors can be expected to meet the

housing needs of younger households, however. Only one-half of the units released by seniors over the 2000-2010 decade were re-occupied by younger households. The remainder of units either sat vacant or were removed from the housing stock.

Forecast of Annual Senior Household Turnover

Many senior households will prefer to age in place. This is reflected in housing turnover rates, which decline with age. According to the 2010 American Community Survey, approximately 6.1 percent of seniors in Iowa moved in the prior year. Among seniors between the ages of 65 and 74, annual housing turnover is estimated at less than five percent (i.e. fewer than five percent of seniors between age 65 and 74 are likely to move in a given year). The turnover characteristics indicate that the majority of seniors between the ages of 65 and 74 are unlikely to move over the decade. With an annual turnover rate of nearly eight percent, many older seniors (age 75+) may change housing at some point throughout the decade.

TABLE V-9: Annual Turnover Rates for Seniors in Iowa (2010) ¹

	Age 65-69	Age 70-74	Age 75+	Total: Age 65+
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
North Tier	4.2	4.7	7.3	6.0
Northeast	3.2	3.1	6.8	5.0
Southeast	5.6	4.9	7.8	6.5
East Central	2.9	3.7	8.7	6.0
Central	5.0	5.0	7.7	6.3
Northwest	3.9	5.6	9.7	7.4
Southwest	1.8	3.1	5.3	3.9
South Tier	11.4	5.4	5.3	6.9
STATE	4.7	4.5	7.5	6.1

¹ The figures shown indicate the percentage of the population in each age cohort that had moved in the prior year.

Sources: U.S. Census Bureau, 2010 American Community Survey; Gruen Gruen + Associates.

Annual turnover rates by region range from 3.9 percent to 7.4 percent. The annual turnover rate for all age cohorts in Iowa is estimated at approximately 14 percent. Accordingly, non-seniors are more than twice as likely as seniors to move in a given year. Renters are approximately five times more likely to change housing arrangements in a given year than are persons residing in owner-occupied housing. A recent survey of Baby Boomers in Minnesota confirms that, although boomers may exhibit somewhat different housing preferences than current elderly residents, a dramatic shift in housing choice and tenure is unlikely. The large majority of boomers surveyed (68 percent) indicated they were unlikely to move in the next ten years. More than 75 percent of boomers considering a move want to own their next home as opposed to rent. The survey results indicate that boomers living in rural areas are even less likely to move.⁵⁰

⁵⁰ "2010 Minnesota Baby Boomer Survey: Findings for Urban, Suburban and Rural Boomers." *Aging 2030 Issue Brief- Examining Issues Critical to the Age Wave*. Minnesota Department of Human Services.

For purposes of estimating future senior housing demand, the following annual turnover rates are applied to the forecast of senior households:

- Three percent (3%) for homeowners; and
- Fifteen percent (15%) for renters.

Based on historical trends, the forecast assumes that 20 percent of senior homeowners that move in a given year will move to new construction housing product and that 10 percent of senior renters that move in a given year will move to new construction housing product.⁵¹ While a small share of senior households move in any given year, an even smaller share absorb units in new housing developments. Table V-10 presents the forecast of senior household turnover.

TABLE V-10: Forecast of Senior Household Turnover to New Housing Units 2010-2020

	Homeowners ¹		Renters ²	
	Average Annual	Total 2010-2020	Average Annual	Total 2010-2020
	#	#	#	#
North Tier	244	2,440	123	1,234
Northeast	185	1,853	99	986
Southeast	301	3,013	161	1,612
East Central	270	2,698	145	1,450
Central	346	3,463	189	1,886
Northwest	145	1,451	77	774
Southwest	117	1,167	62	623
South Tier	128	1,284	65	652
STATE	1,737	17,369	922	9,216

¹ Based on annual turnover rate of three percent. Assumes 20 percent of annual turnover is to new owner-occupied housing units.

² Based on annual turnover rate of 15 percent. Assumes 10 percent of annual turnover is to new rental housing units.

Sources: U.S. Census Bureau, *2010 American Community Survey*; Gruen Gruen + Associates.

Over the 2010-2020 period, a total of 17,400 owner-occupied units are forecast to be needed or approximately 1,700 units per year. A total of 9,200 rental units are forecast to be needed or approximately 920 per year. In total, based on the estimates of senior household turnover and the forecast growth in senior households over the 2010-2020 period, approximately 27,000 new housing units are estimated to be needed to accommodate senior household growth over the decade.

⁵¹ Over the 2000-2010 decade, approximately 70,000 senior homeowners are estimated to have changed housing at least once. In 2010, approximately 16,000 senior homeowners occupied housing built since 2000. Accordingly, senior homeowners that moved to new construction units represented about 22 percent of total movers. Approximately 85,000 senior renters are estimated to have moved at least once over the decade. In 2010, approximately 9,000 senior renters occupied rental housing built since 2000, which represented about 10 percent of total renter households that are estimated to have moved during the period.

Forecast of Annual Senior Housing Demand by Type and Price

A Majority of Demand Forecast for Single-Family Owner-Occupied Housing

As summarized in Table V-11 future annual demand for detached single-family, owner-occupied housing units totals approximately 1,600 units or 61 percent of total senior housing demand. Single-family rental units comprise an additional 11 percent, or 300 units, of annual senior housing demand forecast.

TABLE V-11: Forecast Average Annual Senior Housing Demand by Tenure and Type

	Owned	Owned	Rental	Rental
	# Units	% of Units	# Units	% of Units
Single-Family	1,608	60.5	299	11.2
Multifamily	129	4.9	623	23.4
TOTAL	1,737	65.4	922	34.6

Sources: Iowa Department of Transportation; Regional Economic Models Inc.; U.S. Census Bureau, 2010 American Community Survey, Public Use Microdata Sample; Gruen Gruen + Associates.

Average annual multifamily housing demand totals approximately 750 units or 28 percent of total demand. Rental housing demand (including both single-family and multifamily units) comprises approximately 35 percent of total annual senior housing demand.

A Large Share of Demand Forecast for Owner-Occupied Housing is Concentrated at Price Points Below \$140,000. The Majority of Demand Forecast over the Decade for Rental Housing is at Lower Price Points Below \$600 in Monthly Gross Rent

As summarized in Table V-12, approximately 55 percent of for-sale housing demand attributed to seniors in Iowa over the 2010-2020 decade is forecast to materialize at price points below \$140,000. The absolute numbers of the units needed in some of Iowa's larger and more metropolitan regions exceed 150 units annually. Statewide demand for units at prices below \$140,000 totals approximately 950 units annually.

More than two-thirds of senior rental housing demand is forecast at monthly rents below \$600. This equates to annual demand of just under 620 units statewide. Annual demand of approximately 100 to 125 rental units at rents below \$600 is forecast to be needed in each of the larger Southeast, East Central, and Central regions of Iowa.

TABLE V-12: Forecast Average Annual Senior Housing Demand by Price Point 2010-2020

For-Sale Demand by Price	Below \$100,000 # Units	\$100,000 to \$140,000 # Units	\$140,000 to \$220,000 # Units	\$220,000 to \$290,000 # Units	\$290,000 and Above # Units
North Tier	90	44	50	27	33
Northeast	69	33	38	20	25
Southeast	111	54	62	33	40
East Central	100	49	56	30	36
Central	128	62	71	38	47
Northwest	54	26	30	16	20
Southwest	43	21	24	13	16
South Tier	47	23	26	14	17
State Total	642	313	358	191	233
% of Total	37.0	18.0	20.6	11.0	13.4

Rental Demand by Gross Rent	Below \$600 # Units	\$600 to \$800 # Units	\$800 to \$1,250 # Units	\$1,250 to \$1,700 # Units	\$1,700 and Above # Units
North Tier	83	20	8	6	7
Northeast	66	16	7	5	6
Southeast	108	26	11	8	9
East Central	97	23	10	7	8
Central	126	30	13	9	11
Northwest	52	12	5	4	4
Southwest	42	10	4	3	4
South Tier	44	10	4	3	4
State Total	617	148	61	44	52
% of Total	66.9	16.1	6.6	4.7	5.6

Sources: U.S. Census Bureau, 2010 American Community Survey, Public Use Microdata Sample;
Gruen Gruen + Associates.

Approximately 230 or 13.4 percent of annual for-sale housing unit demand is forecast at price points above \$290,000. This compares to 27 percent of workforce age households which are forecast to need for-sale housing units at the same price point of \$290,000 or greater. Annual rental demand for units with monthly rents above \$800 totals less than 160 units statewide or 17 percent of total senior rental housing demand.

The results of the forecast indicate that one rental unit is likely to be needed for every two for-sale units. The majority of rental demand is forecast to occur at low and moderate prices.

Analysis of Trends and Conditions Affecting Housing Needs within the State of Iowa: Regional Appendices

TECHNICAL REPORT TO

Iowa Finance Authority

and

RDG Planning & Design

FROM

Gruen Gruen + Associates

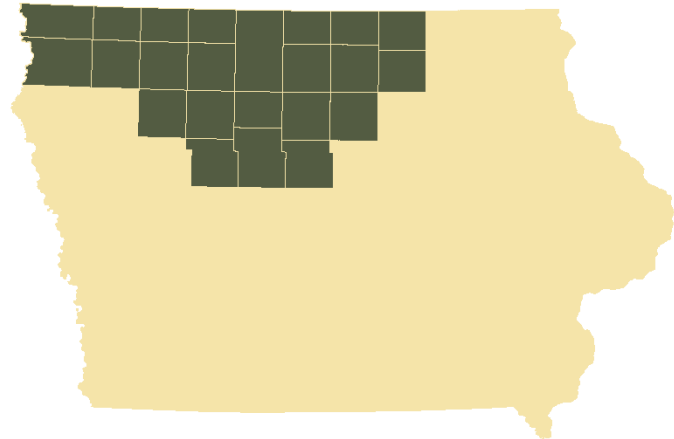
November 12, 2012

NORTH TIER REGION

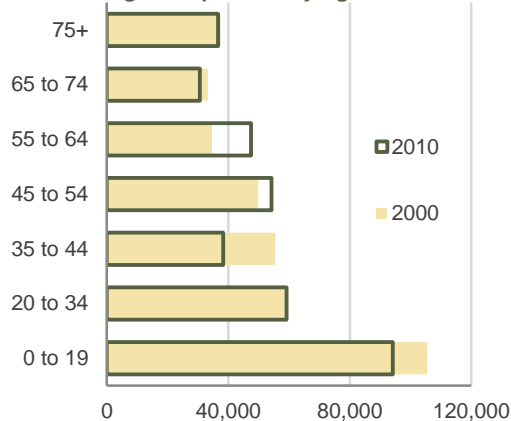
The population, household, and employment base of the North Tier Region experienced a decline over the 2000-2010 decade. Manufacturing, Healthcare, and Retail Trade represent the largest components of the regional employment base.

The unemployment rate increased from 2.8 to 6.2 percent by 2010. The 45-54 and 55-64 age cohorts were the only cohorts to experience growth over the 2000-2010 decade.

The housing vacancy rate remains comparatively high at over 12 percent. With losses in both farm and nonfarm employment over the decade, the jobs-to-housing ratio fell to below 1.4.



North Tier Region Population by Age



The 2000-2010 Decade

	2000 #	2010 #	Change #	North Tier	State
Population	375,823	360,430	-15,393	-4.1%	4.1%
Households	149,913	148,964	-949	.06%	6.3%
Housing Units	166,399	170,660	4,261	2.6%	8.4%
Labor Force	199,380	195,990	-3,390	-1.7%	4.3%
Nonfarm Employment	220,104	212,644	-7,460	-3.4%	2.8%
Farm Employment	23,360	21,391	-1,969	-8.4%	-15.9%

Population Change over the 2000-2010 Decade

	North Tier		State of Iowa	
Hispanics	9,106	92.6%	69,071	83.7%
Other Minorities	2,936	38.6%	60,181	45.1%
Non-Hispanic Whites	-27,435	-7.7%	-9,221	-0.3%

Composition of Employment (2010)

	North Tier	State
Manufacturing	18.6%	13.7%
Healthcare	15.3%	13.5%
Retail Trade	12.0%	11.8%

Unemployment Conditions

	North Tier		State of Iowa	
	2000	2010	2000	2010
Unemployed Workers	5,530	12,170	44,800	104,800
Unemployment Rate	2.8%	6.2%	2.8%	6.3%

Housing Cost-Burden Rates

	North Tier	State
2000:		
Homeowners	12.6%	14.2%
Renters	27.4%	34.1%
2010:		
Homeowners	16.9%	19.8%
Renters	39.9%	45.9%

Change in Households over the 2000-2010 Decade

	North Tier		State of Iowa	
	2000	2010	2000	2010
Family Households	-4,356	-4.3%	20,350	2.6%
Non-Family Households	3,407	7.0%	51,950	13.7%
Households w/ Children	-6,171	-13.5%	-14,035	-3.9%
1 or 2-person Households	4,341	4.4%	71,403	9.9%

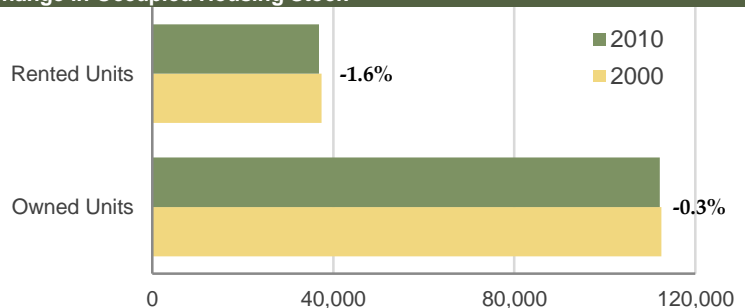
Household Income (\$2012)

	North Tier	State
Avg. Household Income	\$58,600	\$64,100
Below \$35,000	37.5%	33.9%
\$35,000 to \$99,999	49.3%	48.4%
\$100,000 and Above	13.3%	17.7%

Noteworthy Facts (2010)

	North Tier	State
Jobs-to-Households Ratio	1.57	1.60
Housing Vacancy Rate	12.7%	8.6%
Avg. Household Size	2.30	2.41

Change in Occupied Housing Stock

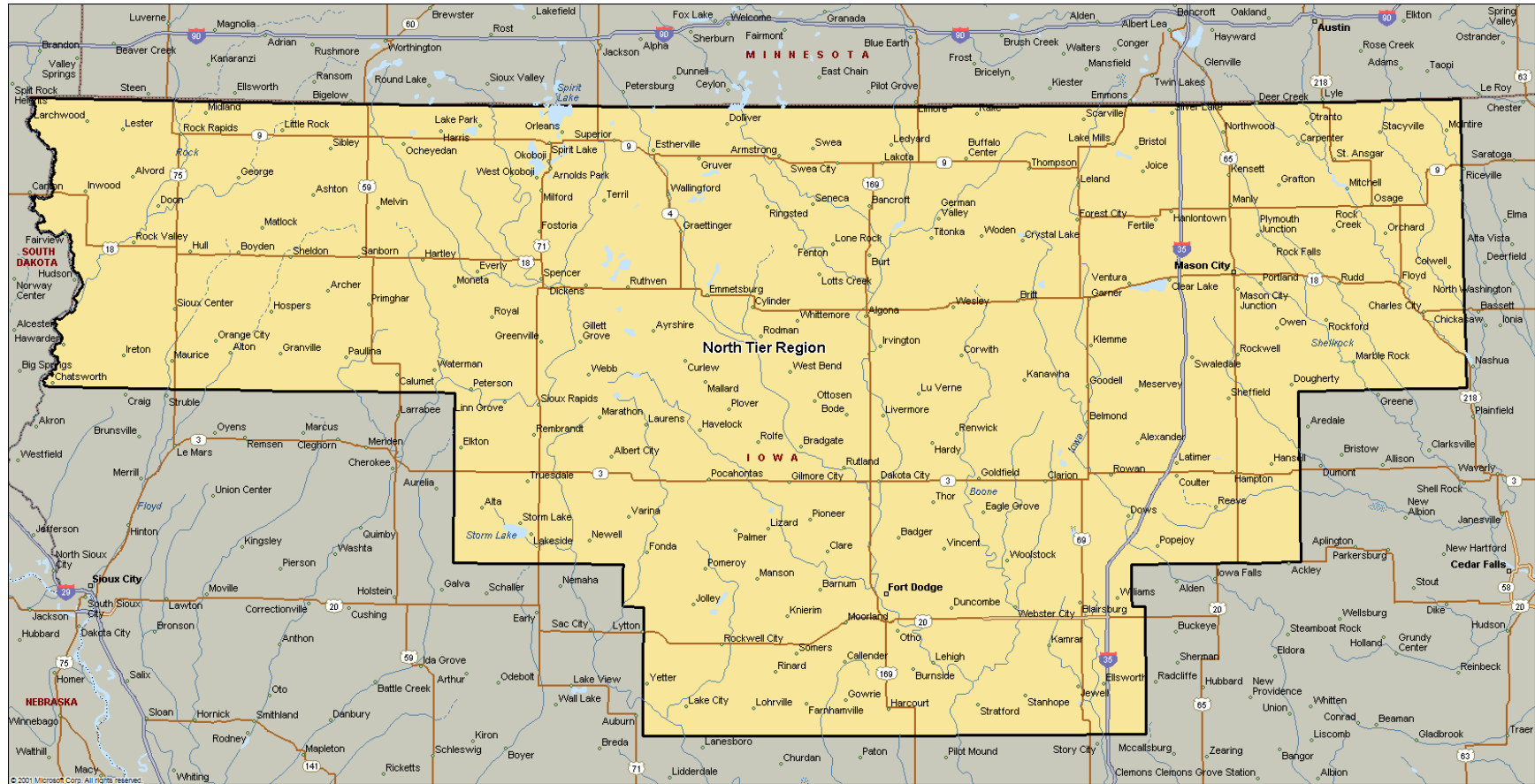


Appendix A: North Tier Region Trends and Conditions

INTRODUCTION

The North Tier Region consists of 23 counties encompassing three planning bodies: the Northwest Iowa Planning and Development Commission, MIDAS Council of Governments, and North Iowa Area Council of Governments. Larger communities include Mason City (with a population of 28,000 in Cerro Gordo County), Fort Dodge (with a population of 25,200 in Webster County), and Spencer (with a population of 11,200 in Clay County). Map A-1 illustrates the counties and major cities included in the North Tier Region.

MAP A-1: North Tier Region



ECONOMIC BASE

Table A-1 summarizes changes in employment, labor force, and the unemployment rate in the North Tier Region between 2000 and 2010.

TABLE A-1					
Change in Employment, Labor Force, and Unemployment Rate in North Tier Region: 2000-2010					
	2000 #	2010 #	Change #	Change %	Average Annual Growth Rate %
Farm Employment	23,360	21,391	(1,969)	(8.4)	(0.9)
Nonfarm Employment	220,104	212,644	(7,460)	(3.4)	(0.3)
Total Employment	243,464	234,035	(9,429)	(3.9)	(0.4)
Total Civilian Labor Force	199,380	195,990	(3,390)	(1.7)	(0.2)
Unemployed	5,530	12,170	6,640	120.1	8.2
Unemployment Rate (%)	2.8	6.2			
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.					

From 2000 to 2010, total employment in the North Tier Region declined by nearly four percent or about 9,400 jobs to 234,000 jobs. From 2000 to 2010, farm employment declined by eight percent, or nearly 2,000 jobs, and non-farm employment declined by over three percent, or approximately 7,500 jobs. In 2000, farm employment comprised 10.6 percent of total employment. By 2010, farm employment comprised nine percent of total employment. The civilian labor force declined slightly at less than one half percent annually.

The North Tier Region's largest employers are primarily concentrated in health care and manufacturing including:

- Trinity Regional Medical Center (Healthcare);
- Pfizer Animal Health (Manufacturing);
- Advance Pierre Foods (Meat Packing);
- Tyson Foods (Meat Manufacturing);
- Sara Lee Foods (Poultry Manufacturing)
- Pella Windows and Doors (Manufacturing);

- Principal Financial Group (Insurance);
- Curries (Manufacturing);
- Graham Manufacturing Corp. (Manufacturing);
- Polaris Industries (Wholesale); and
- Pure Fishing (Wholesale).

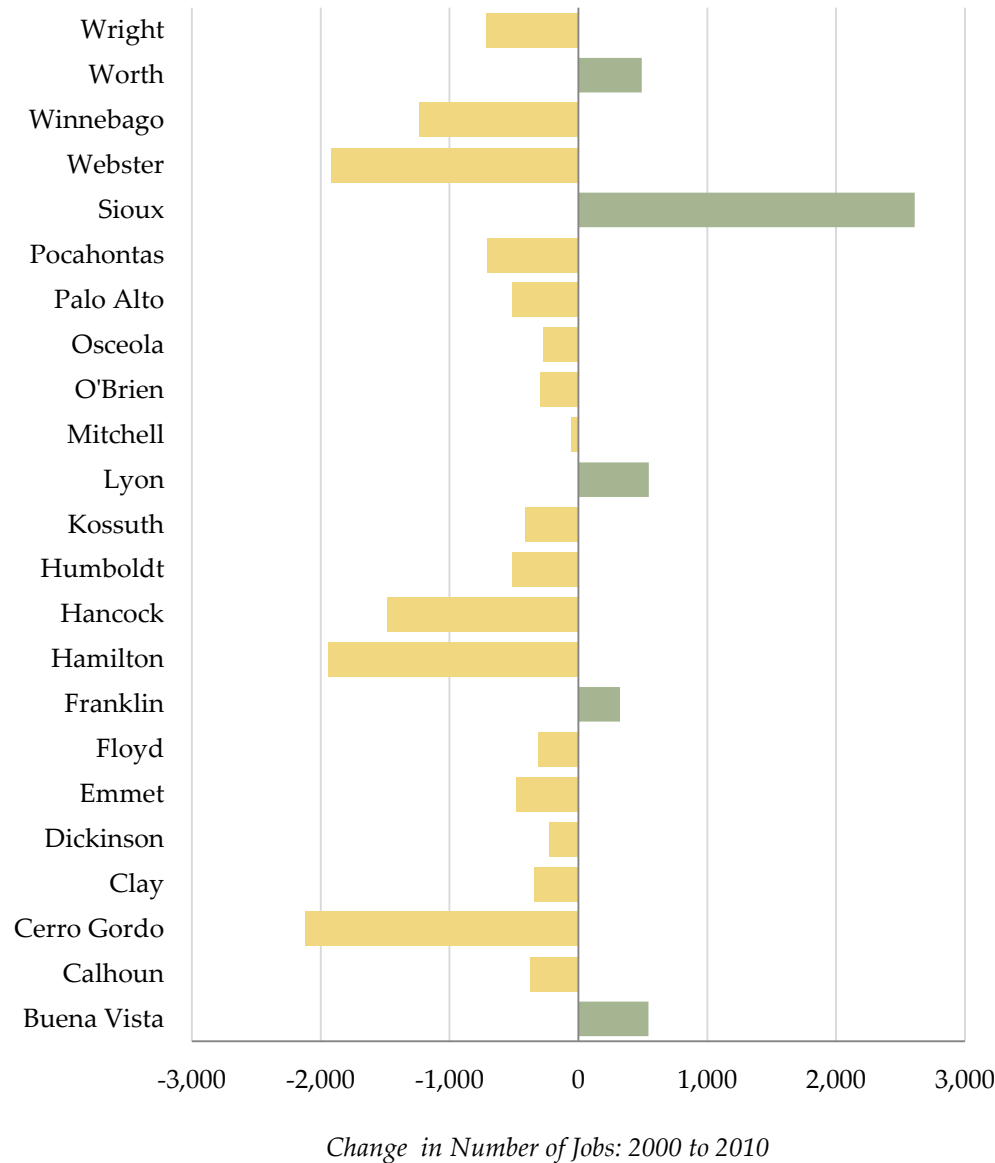
Table A-2 shows the total employment, farm employment, labor force participation, and unemployment rate by county within the North Tier Region in 2000 and 2010.

TABLE A-2

Historical Employment and Labor Force by County Within North Tier Region: 2000 and 2010

County	2000				2010			
	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %
Buena Vista	13,421	1,039	10,320	2.5	13,966	923	10,840	5.2
Calhoun	6,088	929	5,370	3.0	5,712	843	5,150	5.4
Cerro Gordo	33,644	987	25,360	3.1	31,522	738	25,090	7.1
Clay	12,652	789	10,010	2.6	12,309	803	9,570	6.0
Dickinson	12,671	553	9,500	3.0	12,442	512	9,330	7.0
Emmet	6,684	610	6,050	3.0	6,198	529	5,780	7.4
Floyd	8,612	1,127	8,550	4.0	8,301	979	8,410	7.5
Franklin	6,519	1,005	5,730	3.0	6,841	944	5,920	6.6
Hamilton	11,571	1,114	8,990	2.7	9,626	994	7,760	8.0
Hancock	10,575	1,000	6,350	2.4	9,091	960	5,650	7.3
Humboldt	6,738	733	5,300	2.8	6,222	585	5,070	5.5
Kossuth	10,774	1,643	8,890	2.7	10,361	1,406	8,910	4.9
Lyon	6,140	1,302	6,390	2.2	6,686	1,213	6,960	3.6
Mitchell	6,086	1,090	5,490	2.9	6,027	938	5,570	5.6
O'Brien	9,567	1,126	7,810	2.4	9,266	912	7,840	5.1
Osceola	3,827	759	3,630	2.5	3,551	767	3,250	5.9
Palo Alto	5,736	920	5,230	2.5	5,222	854	5,130	5.9
Pocahontas	4,946	844	4,220	2.8	4,241	772	4,010	5.2
Sioux	22,300	2,305	17,690	2.0	24,910	2,179	19,800	4.0
Webster	25,367	1,121	20,010	3.2	23,450	1,092	19,050	7.7
Winnebago	7,681	734	6,480	2.2	6,446	772	5,610	7.1
Worth	3,305	682	4,380	3.2	3,797	610	4,380	7.1
Wright	8,560	948	7,630	2.8	7,848	1,066	6,910	7.4
TOTAL	243,464	23,360	199,380	2.8	234,035	21,391	195,990	6.2
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.								

Figure A-1: Change in Total Employment by County (2000 to 2010)



Of the 23 counties, no one county makes up more than 15 percent of the region's employment. Cerro Gordo County comprises nearly 14 percent of the region's employment with approximately 31,500 jobs. Only seven of the 23 counties contain more than 10,000 jobs exemplifying the rural nature of the region. Most of the counties in the region have lost employment between 2000 and 2010 with the exception of Buena Vista, Franklin, Lyon, Sioux, and Worth Counties which collectively experienced a gain of approximately 4,500 jobs.

The largest increase in employment over the decade occurred in Sioux County which accounted for about 58 percent or 2,600 of the job gains in the region. Gains in employment were largely in the transportation and warehousing, agriculture, and health care services sectors. Nonfarm employment declined in Sioux County over the past decade but Sioux County's farmland prices have more than tripled since 2000 given the favorable conditions for agriculture: fertile soil, favorable weather trends, a large livestock concentration, a number of biofuel plants and factories, and a competitive farming culture. Figure A-1 illustrates the change in employment for each county over the 2000 to 2010 period.

HISTORICAL POPULATION AND HOUSEHOLD TRENDS

Total Population and Households

Table A-3 summarizes population, household population, number of households, and average household size by county for 2000 and 2010.

TABLE A-3

Historical Population and Households Within North Tier Region: 2000 and 2010

County	2000				2010			
	Total Population #	Household Population #	Households #	Average Household Size	Total Population #	Household Population #	Households #	Average Household Size
Buena Vista	20,411	19,030	7,499	2.5	20,260	19,246	7,522	2.6
Calhoun	11,115	10,438	4,513	2.3	9,670	9,432	4,242	2.2
Cerro Gordo	46,447	44,986	19,374	2.3	44,151	42,993	19,350	2.2
Clay	17,372	17,079	7,259	2.4	16,667	16,433	7,282	2.3
Dickinson	16,424	16,139	7,103	2.3	16,667	16,456	7,554	2.2
Emmet	11,027	10,490	4,450	2.4	10,302	9,762	4,236	2.3
Floyd	16,900	16,405	6,828	2.4	16,303	15,999	6,886	2.3
Franklin	10,704	10,493	4,356	2.4	10,680	10,482	4,332	2.4
Hamilton	16,438	16,232	6,692	2.4	15,673	15,475	6,540	2.4
Hancock	12,100	11,899	4,795	2.5	11,341	11,156	4,741	2.4
Humboldt	10,381	10,221	4,295	2.4	9,815	9,682	4,209	2.3
Kossuth	17,163	16,852	6,974	2.4	15,543	15,286	6,697	2.3
Lyon	11,763	11,561	4,428	2.6	11,581	11,420	4,442	2.6
Mitchell	10,874	10,593	4,294	2.5	10,776	10,529	4,395	2.4
O'Brien	15,102	14,511	6,001	2.4	14,398	14,032	6,069	2.3
Osceola	7,003	6,881	2,778	2.5	6,462	6,350	2,682	2.4
Palo Alto	10,147	9,745	4,119	2.4	9,421	9,077	3,994	2.3
Pocahontas	8,662	8,500	3,617	2.4	7,310	7,169	3,233	2.2
Sioux	31,589	28,941	10,693	2.7	33,704	31,294	11,584	2.7
Webster	40,235	37,763	15,878	2.4	38,013	35,386	15,580	2.3
Winnebago	11,723	11,194	4,749	2.4	10,866	10,378	4,597	2.3
Worth	7,909	7,789	3,278	2.4	7,598	7,508	3,172	2.4
Wright	14,334	14,022	5,940	2.4	13,229	13,031	5,625	2.3
NORTH TIER REGION TOTAL	375,823	361,764	149,913		360,430	348,576	148,964	
Sources: U.S. Census Bureau; Gruen Gruen + Associates.								

TABLE A-4

Change in Population and Households Within North Tier Region: 2000-2010

County	Total Population #	Total Population %	Household Population #	Household Population %	Households #	Households %
Buena Vista	-151	0.7	216	1.1	23	0.3
Calhoun	-1,445	13.0	-1,006	-9.6	-271	-6.0
Cerro Gordo	-2,296	4.9	-1,993	-4.4	-24	-0.1
Clay	-705	4.1	-646	-3.8	23	0.3
Dickinson	243	1.5	317	2.0	451	6.4
Emmet	-725	6.6	-728	-6.9	-214	-4.8
Floyd	-597	3.5	-406	-2.5	58	0.9
Franklin	-24	0.2	-11	-0.10	-24	-0.5
Hamilton	-765	4.7	-757	-4.7	-152	-2.3
Hancock	-759	6.3	-743	-6.2	-54	-1.1
Humboldt	-566	5.5	-539	-5.3	-86	-2.0
Kossuth	-1,620	9.4	-1,566	-9.3	-277	-4.0
Lyon	-182	1.5	-141	-1.2	14	0.3
Mitchell	-98	0.9	-64	-0.60	101	2.4
O'Brien	-704	4.7	-479	-3.30	68	1.1
Osceola	-541	7.7	-531	-7.7	-96	-3.5
Palo Alto	-726	7.2	-668	-6.9	-125	-3.0
Pocahontas	-1,352	15.6	-1,331	-15.7	-384	-10.6
Sioux	2,115	6.7	2,353	8.1	891	8.3
Webster	-2,222	5.5	-2,377	-6.3	-298	-1.9
Winnebago	-857	7.3	-816	-7.3	-152	-3.2
Worth	-311	3.9	-281	-3.6	-106	-3.2
Wright	-1,105	7.7	-991	-7.1	-315	-5.3
NOTH TIER REGION TOTAL	-15,393	5.4	-13,188	-3.7	-949	-0.6

Sources: U.S. Census Bureau; Gruen Gruen + Associates.

The North Tier Region's population declined over the 2000-2010 decade by approximately four percent. Total household population also fell by just under four percent and the total number of households fell slightly (by less than one percent) over the decade. Cerro Gordo, Webster, and Sioux Counties contain approximately 33 percent of the region's population. With a falling household population and decline in the number of households the average household size has decreased in most of the counties in the north Tier region. Sioux County and Buena Vista County have larger average household sizes than the remaining counties primarily due to significant growth in Hispanic households which tend to have larger household sizes. Table A-4 shows the change in population and households in the North Tier Region over the 2000 to 2010 period.

Figure A-2: Summary of Historical Growth Conditions (2000 to 2010)

County	Job Gains	Population Gains	Household Gains
Buena Vista			✓
Calhoun			
Cerro Gordo			
Clay			✓
Dickinson	✓	✓	✓
Emmet			
Floyd			✓
Franklin			
Hamilton			
Hancock			
Humboldt			
Kossuth			
Lyon			✓
Mitchell			✓
O'Brien			✓
Osceola			
Palo Alto			
Pocahontas			
Sioux	✓	✓	✓
Webster			
Winnebago			
Worth			
Wright			
Source: Gruen Gruen + Associates.			

The total population in the North Tier Region fell by over 15,000 people between 2000 and 2010. Only two counties, Sioux and Dickinson, had positive population gains over the decade with Sioux County accounting for 90 percent of the increase in population. Similarly, Sioux County experienced the largest amount growth in both household population and total number of households. Dickinson County also experienced a smaller but positive growth in household population and total number of households. The remaining counties lost both total and household population, as well as, households over the 2000 to 2010 decade. Counties with large population losses include Webster and Cerro Gordo which both lost over 2,200 residents each. While Cerro Gordo County lost population its household base loss was minimal while Webster County lost nearly 300 households. As shown in Figure A-2, two counties, Sioux and Dickinson, experienced growth in employment, population and households. Six counties - Buena Vista, Clay, Floyd, Lyon, Mitchell, and O'Brien - experienced very small gains in the number of households despite the losses in both jobs and population.

JOBS-TO-HOUSING BALANCE

Table A-5 summarizes the overall jobs-to-household balance for the North Tier Region in 2000 and 2010.

TABLE A-5				
Historical Jobs-to -Household Ratio in North Tier Region: 2000-2010				
	2000	2010	Change	Change
	#	#	2000-2010	2000-2010
			#	%
Jobs	243,464	234,035	-9,429	-3.9
Households	149,913	148,964	-949	-0.6
Jobs-to-Household Ratio	1.62	1.57		
Sources: Bureau of Economic Analysis; U.S. Census Bureau.				

In 2000, the total number of jobs in the North Tier Region exceeded the total number of households. The jobs-to-household ratio was a healthy 1.6 jobs per household. The total number of households declined by a smaller amount than the loss in jobs but by 2010, the jobs-to-household ratio only declined slightly to a still healthy 1.57 jobs per household. Sioux County and Buena Vista County have the highest jobs-to-household ratios of approximately 2.2 and 1.86, respectively. Worth and Floyd Counties have the lowest jobs-to-household ratios in the region of approximately 1.2 for each county.

COMPONENTS OF HISTORICAL POPULATION GROWTH

Population by Age and Race

Table A-6 shows the population by age cohort within the North Tier Region in 2000 and 2010. The population in the North Tier region is rapidly aging. Between 2000 and 2010, the 55-64 years age cohort experienced the largest increase shifting from 9.2 percent of the population in 2000 to 13.2 percent by 2010. The 35-44 years age cohort had the largest decrease as the resident population aged over the decade. This age cohort went from nearly 15 percent of the region's population to less than 11 percent in 2010. The youngest age cohort, 0 to 19 years, also experienced a substantial decline consistent with the aging population and limited natural increase (i.e., births over deaths) in the region.

TABLE A-6				
North Tier Region Population by Age: 2000 and 2010				
Age Cohort	2000	2010	Change 2000 - 2010	
	Population #	Population #	#	%
0-19 years	105,542	94,101	-11,441	-10.8
20-34 years	59,722	59,129	-593	-1.0
35-44 years	55,450	38,269	-17,181	-31.0
45-54 years	49,853	54,213	4,360	8.7
55-64 years	34,631	47,488	12,857	37.1
65-74 years	33,209	30,568	-2,641	-8.0
75+ years	37,416	36,662	-754	-2.0
NORTH TIER REGION TOTAL	375,823	360,430	-15,393	-4.1
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

Figure A-3: Distribution of Population by Age



Only three counties in the region have a median age less than 40 years. Buena Vista, Sioux, and Lyon Counties have low median ages with Sioux County having the youngest median age in the region of 32.7 years. For Buena Vista and Sioux Counties the lower median age than for the region, as a whole is explained by growth in the proportion of residents of Hispanic origin over the past decade. Figure A-3 illustrates the distribution of the population by age group in 2000 and 2010.

Table A-7 shows the race and Hispanic origin characteristics of the population in the North Tier Region in 2000 and 2010.

TABLE A-7						
Population by Race and Hispanic Origin Within North Tier Region: 2000 and 2010						
	2000		2010		Change 2000-2010	
	Population #	Population % of Total	Population #	Population % of Total	Population #	Shift Percentage Points
Hispanic	9,839	2.6	18,945	5.3	9,106	2.7
Non-Hispanic:	365,984	97.4	341,485	94.7	-24,409	-2.7
White	358,372	95.4	330,937	91.8	-27,435	-3.6
Black	2,259	0.6	3,468	1.0	1,209	0.4
Asian	2,596	0.7	3,254	0.9	658	-0.2
Other	2,757	0.7	3,826	1.1	1,069	0.4
NORTH TIER REGION TOTAL	375,823	100.0	360,430	100.0	-15,393	
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The preponderance of the population of the North Tier Region continues to be non-Hispanic white. The non-Hispanic white population, however, declined by over 27,000 people or 3.6 percentage points to 91.8 percent in 2010 (compared to 95.4 percent in 2000), while persons of Hispanic origin increased by over 9,000 people or 2.7 percentage points. Small increases in black, Asian and other population groups of 2,936 in conjunction with the growth of the Hispanic population of 9,106 did not fully offset the population decline of the non-Hispanic white population.

Within the North Tier Region, Buena Vista County has the largest Hispanic population at 22.7 percent. In 2010, the Hispanic population in Franklin, Wright, Sioux, Emmet, and Osceola Counties comprised between nearly seven and 11 percent of each respective county. Hispanics comprise less than five percent of the total populations of the other counties in the North Tier Region.

HOUSEHOLD CHARACTERISTICS

Table A-8 shows the distribution of households by age in 2000 and 2010.

TABLE A-8							
Distribution of Households by Age for North Tier Region: 2000 to 2010							
Age Groups	2000 #	2000 % of Total	2010 #	2010 % of Total	Change 2000-2010 #	Change 2000-2010 %	Shift in Proportion of Total 2000-2010 %
15-24 years	7,753	5.2	6,503	4.4	-1,250	-16.1	-0.8
25-34 years	19,489	13.0	19,699	13.2	210	1.1	0.2
35-44 years	29,966	20.0	20,765	13.9	-9,201	-30.7	-6.1
45-54 years	28,032	18.7	30,480	20.5	2,448	8.7	1.8
55-64 years	19,749	13.2	27,874	18.7	8,125	41.1	5.5
65-74 years	20,483	13.7	18,864	12.7	-1,619	-7.9	-1.0
75+ years	24,441	16.3	24,779	16.6	338	1.4	0.3
Total	149,913	100.0	148,964	100.0	-949	-0.6	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.							

Similar to the upward shift in the age of the population in the North Tier region, the age of households has also shifted upward. The largest upward shift between 2000 and 2010 was in the 55-64 years age category which increased from 13 percent of the total population to nearly 19 percent of the total population. The 45-54 years age category also shifted upward, increasing by over 2,400 households from nearly 19 percent of the households in 2000 to nearly 21 percent in 2010. The 35-44 years age category had the largest shift downward, from 20 percent to less than 14 percent of the total population as the higher age groups increased their shares of the household base.

Table A-9 summarizes the estimated distribution of households by annual income in the North Tier Region.

TABLE A-9			
Estimated Distribution of Households by Income in North Tier Region (Presented in Constant 2012 Dollars)			
Household Income (in \$2012)	2000 %	2010 %	Shift Percentage Points
Less than \$10,000	6.3	6.6	0.3
\$10,000 to \$14,999	3.9	5.5	1.5
\$15,000 to \$24,999	11.8	12.9	1.1
\$25,000 to \$34,999	12.0	12.5	0.5
Subtotal: Less than \$35,000	34.0	37.5	3.4
\$35,000 to \$49,999	17.0	16.3	-0.8
\$50,000 to \$74,999	22.2	21.1	-1.1
\$75,000 to \$99,999	14.7	11.9	-2.8
Subtotal: \$35,000 to \$99,999	53.9	49.3	-4.7
\$100,000 to \$149,999	7.8	9.0	1.2
\$150,000 to \$199,999	2.4	2.4	0.0
\$200,000 or more	1.8	1.9	0.1
Subtotal: \$100,000 or more	12.0	13.3	1.3
¹ Income ranges taken from Census and American Community Survey results are adjusted for inflation to current 2012 dollars, based on the Consumer Price Index for the Midwestern United States. Estimates of household distribution by income range are re-calculated assuming a normal distribution within each bracket.			
Sources: U.S. Census Bureau; Bureau of Labor Statistics; Gruen Gruen + Associates.			

In 2010, the average household income in the North Tier Region approximated \$58,600 (in inflation-adjusted 2012 dollars). Real average household income declined by approximately less than one percent between 2000 and 2010 from \$59,000. Approximately 34 percent of North Tier Region households have annual incomes of less than \$35,000. About 49 percent of households fall within the middle-income brackets ranging from \$35,000 to \$99,999. Approximately 13 percent of households are estimated to have annual incomes exceeding \$100,000. The distribution

of households by income, after adjusting for inflation over the 2000 to 2010 period, has shifted toward a higher proportion of lower-income households and to a lesser degree, higher-income households with a downward shift in the proportion of middle-income households. Table A-10 summarizes North Tier Region households by type of household for 2000 and 2010.

TABLE A-10						
Households by Type in North Tier Region						
	2000		2010		Change 2000 to 2010	
	#	%	#	%	#	Shift in Proportion of Total Percentage Points
Total Households	149,913	100.0	148,964	100.0	-949	0
Family Households:	101,495	67.7	97,139	65.2	-4,356	-2.5
With Own Children 18 Years	45,652	30.4	39,481	26.5	-6,171	-3.9
Married Couple Families	86,590	57.8	79,948	53.7	-6,642	-4.1
With Own Children 18 Years	37,474	25.0	28,469	19.1	-9,005	-5.9
Female Householder, No Husband Present	10,440	7.0	19,432	13.0	8,992	6.0
With Own Children 18 Years	6,927	4.6	12,316	8.3	5,389	3.7
Nonfamily Households:	48,418	32.3	51,825	34.8	3,407	2.5
Householder Living Alone	42,773	28.5	44,936	30.2	2,163	1.7
Householder 65+ Years	21,379	14.3	20,616	13.8	-763	-0.5
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The North Tier Region declined by over 900 households over the 2000 to 2010 period. The number of nonfamily households increased by approximately 3,400, or as a proportion of total households, by 1.7 percentage points to nearly 35 percent of total households. The percentage of family households with own children (18 years of age and younger) living at home decreased from 30.4 percent in 2000 to 26.5 in 2010. The number of single-person households grew by approximately 2,200 over the decade or 1.7 percentage points to over 30 percent of total households.

HOUSING STOCK CHARACTERISTICS AND CHANGE

Table A-11 shows the number of total housing units, number of occupied units, and vacancy rate by county within the North Tier Region for 2000 and 2010. Figure A-4 illustrates the change in vacant housing units.

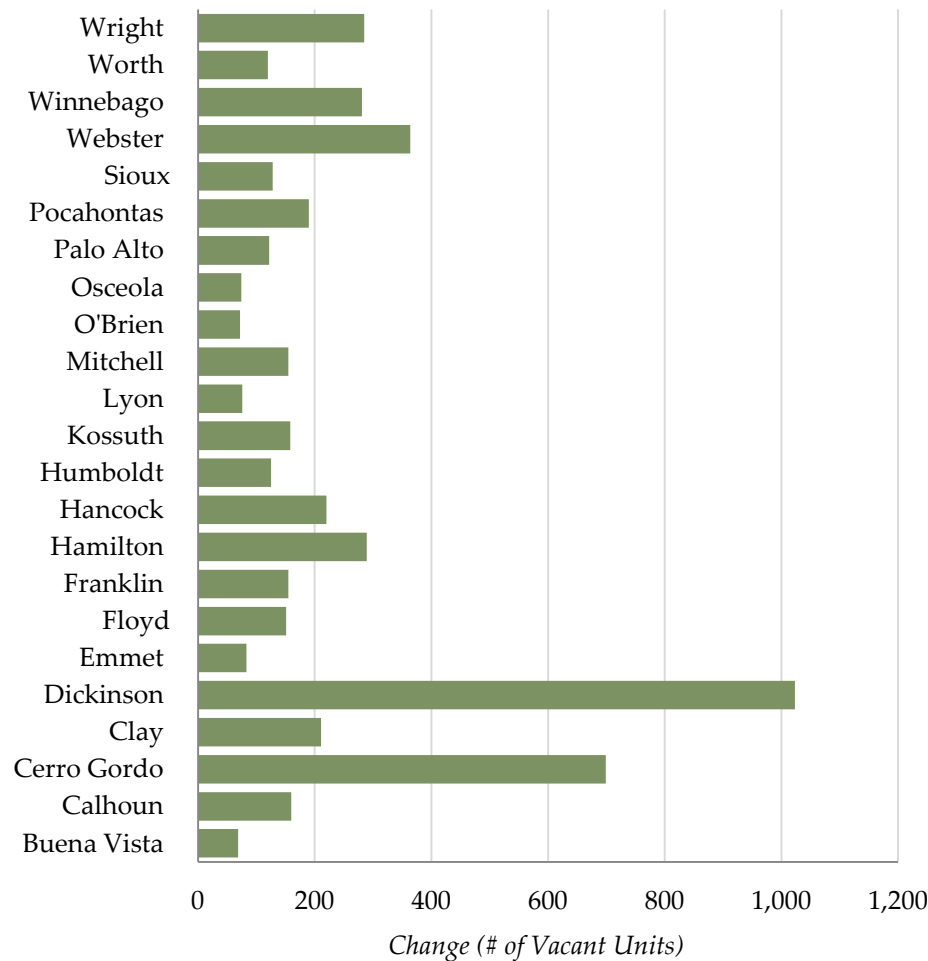
TABLE A-11

Number of Housing Units by County Within North Tier Region: 2000 and 2010

COUNTY	2000 Total Number of Units #	2000 Occupied Units #	2000 Vacancy Rate %	2010 Total Number of Units #	2010 Occupied Units #	2010 Vacancy Rate %	Change in Total Number of Units 2000- 2010 #	Change in Vacancy Rate 2000-2010 Percentage Points
Buena Vista	8,145	7,499	7.9	8,237	7,522	8.7	92	0.8
Calhoun	5,219	4,513	13.5	5,108	4,242	17	-111	3.5
Cerro Gordo	21,488	19,374	9.8	22,163	19,350	12.7	675	2.9
Clay	7,828	7,259	7.3	8,062	7,282	9.7	234	2.4
Dickinson	11,375	7,103	37.6	12,849	7,554	41.2	1,474	3.6
Emmet	4,889	4,450	9.0	4,758	4,236	11.0	-131	2.0
Floyd	7,317	6,828	6.7	7,526	6,886	8.5	209	1.8
Franklin	4,763	4,356	8.5	4,894	4,332	11.5	131	3.0
Hamilton	7,082	6,692	5.5	7,219	6,540	9.4	137	3.9
Hancock	5,164	4,795	7.1	5,330	4,741	11.1	166	4.0
Humboldt	4,645	4,295	7.5	4,684	4,209	10.1	39	2.6
Kossuth	7,605	6,974	8.3	7,486	6,697	10.5	-119	2.2
Lyon	4,758	4,428	6.9	4,848	4,442	8.4	90	1.5
Mitchell	4,594	4,294	6.5	4,850	4,395	9.4	256	2.9
O'Brien	6,509	6,001	7.8	6,649	6,069	8.7	140	0.9
Osceola	3,012	2,778	7.8	2,990	2,682	10.3	-22	2.5
Palo Alto	4,631	4,119	11.1	4,628	3,994	13.7	-3	2.6
Pocahontas	3,988	3,617	9.3	3,794	3,233	14.8	-194	5.5
Sioux	11,260	10,693	5.0	12,279	11,584	5.7	1,019	0.7
Webster	16,969	15,878	6.4	17,035	15,580	8.5	66	2.1
Winnebago	5,065	4,749	6.2	5,194	4,597	11.5	129	5.3
Worth	3,534	3,278	7.2	3,548	3,172	10.6	14	3.4
Wright	6,559	5,940	9.4	6,529	5,625	13.8	-30	4.4
TOTAL	166,399	149,913	9.9	170,660	148,964	12.7	4,261	2.8

Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Figure A-4: Change in Vacant Housing Units (2000 to 2010)



Consistent with the proportion of its population and employment to region-wide population and employment, Cerro Gordo County contained the largest number of housing units comprising 13 percent of the inventory in 2000 and 2010. Webster contained the next largest number of units comprising 10 percent of the 2000 and 2010 region-wide inventory, followed by Dickinson with seven percent of the 2000 region-wide inventory and 7.5 percent of the 2010 housing inventory. The total number of housing units in the North Tier Region increased by 2.6 percent or nearly 4,300 units from 2000 to 2010, from about 166,400 units in 2000 to nearly 170,700 units in 2010. Cerro Gordo, Dickinson, and Sioux Counties accounted for most of the growth in the number of housing units.

The change in occupied units decreased by 949 units, resulting in an increase in the overall vacancy rate from 9.9 percent in 2000 to 12.7 percent by 2010. The county with by far the lowest vacancy rate was Sioux with a vacancy rate of 5.7 percent. Sioux County also experienced close to the most growth in the number of additional housing units in the decade and was one of only two counties which experienced employment, population, and housing growth in the decade. Dickinson County has the highest vacancy rate of 42 percent due to the seasonal use of a large portion of its housing units. The county is located in northwest Iowa along the Minnesota border and is home to the Iowa Great Lakes area, a popular tourist destination in the upper Midwest.

Table A-12 shows the proportion of households by tenure and age of household in the North Tier Region in 2000 and 2010.

TABLE A-12						
Households by Tenure in the North Tier Region: 2000 and 2010						
	2000			2010		
	Owner-Occupied	Renter-Occupied	Total Households	Owner-Occupied	Renter-Occupied	Total Households
Age Category	Percent %	Percent %	Percent %	Percent %	Percent %	Percent %
15-24	25.6	74.4	100.0	28.5	71.5	100.0
25-34	58.9	41.1	100.0	60.1	39.9	100.0
35-44	74.4	25.6	100.0	74.1	25.9	100.0
45-54	81.5	18.5	100.0	79.9	20.1	100.0
55-64	85.5	14.5	100.0	84.5	15.5	100.0
65-74	87.1	12.9	100.0	86.1	13.9	100.0
75+	78.5	21.5	100.0	76.4	23.6	100.0
TOTAL	75.0	25.0	100.0	75.3	24.7	100.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

In both 2000 and 2010, the share of households that were owner-occupied versus renter-occupied remained about the same. Of all households in 2010, 75.3 percent were owner-occupied while 24.7 percent of households rented their housing units. As would be expected, younger-aged households (under the age of 34 years) made up a significant share of renter occupied households. Between the ages of 35 and 74 years the proportion of owner-occupied households rises with each age category until age 75 and older when the share of owner-occupied households declines slightly and the share of renter-occupied households increases.

As summarized in Table A-13, the housing stock of the North Tier Region is predominately comprised of detached single-family housing units at 82 percent of the total housing stock. Attached and multifamily housing units are estimated to have comprised approximately 18 percent of the housing stock in 2010.

TABLE A-13

Estimated Distribution of North Tier Region Housing Stock by Type and Number of Units¹

	2010 # Units	2010 % of Units
Single-Family Detached	124,656	81.9
Single-Family Attached	3,547	2.3
Multifamily (2 units)	2,704	1.8
Multifamily (3-4 units)	5,151	3.4
Multifamily (5-9 units)	5,039	3.3
Multifamily (10 + units)	7,273	4.8
Mobile Home and Other	3,876	2.5
Total	152,246	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

As shown on Table A-14, more than 30 percent of housing units in the North Tier Region are estimated to have been built prior to 1940, suggesting that roughly one-third of the housing inventory is now greater than 70 years in age. Approximately seven percent of units have been built since 2000, and an additional seven percent were built since 1990. Approximately 54 percent of the North Tier region housing units were originally built between 1940 and 1980.

TABLE A-14

Estimated Distribution of North Tier Region Housing Stock by Year Built¹

Year Built	2010 # Units	2010 % of Units
2000 or later	10,068	6.6
1990 to 1999	10,870	7.1
1980 to 1989	10,089	6.6
1960 to 1979	38,495	25.3
1940 to 1959	34,193	22.5
1939 or earlier	48,375	31.8
Total	152,091	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

Table A-15 shows the distribution of the value of owner-occupied housing for the North Tier Region for 2000 and 2010.

Table A-15

Number of Owner-Occupied Units by Value of Units for North Tier Region: 2000 and 2010

Value of Owner-Occupied Housing Units	2000 #	2010 #	Change 2000-2010	
			#	%
Less than \$50,000	29,914	21,132	-8,782	-29.4
\$50,000-\$79,999	28,602	23,880	-4,722	-16.5
\$80,000-\$99,999	13,571	15,236	1,665	12.3
\$100,000-\$149,999	11,731	21,803	10,072	85.9
\$150,000+	7,627	31,275	23,648	310.1
Total	91,445	113,326	21,881	23.9
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

The numbers of housing units in the North Tier Region decreased in the lower value ranges and increased in the higher value ranges from 2000 to 2010. Even so, approximately 21,100 units or 19 percent of the owner-occupied stock was valued at less than \$50,000 in 2010. Nearly 23,900 units or 21 percent of the occupied housing stock was valued from \$50,000 to \$80,000, while another approximately 15,200 units or 13 percent of

the owner-occupied housing stock were valued between \$80,000 and \$100,000 in 2010. Collectively, over 60,000 units or more than one-half the owner-occupied housing stock in the North Tier Region was valued at less than \$100,000 in 2010. An additional 21,800 owner-occupied units or 19 percent of the stock was valued from \$100,000 to \$150,000, while the balance of 31,275 units or 28 percent of the owner-occupied housing stock was valued at \$150,000 or above in 2010.

Table A-16 shows the gross rent (unadjusted for inflation) for occupied units for the North Tier Region in 2000 and 2010.

TABLE A-16				
Number of Occupied Rental Units by Monthly Rent in the North Tier Region: 2000 and 2010				
Monthly Rent	2000 #	2010 #	Change 2000-2010 #	Change 2000-2010 %
Less than \$200	3,746	1,962	-1,784	-47.6
\$200 to \$299	5,491	2,303	-3,188	-58.1
\$300 to \$399	7,879	4,502	-3,377	-42.9
\$400 to \$499	7,149	7,891	742	10.4
\$500 to \$599	3,784	5,970	2,186	57.8
\$600 to \$699	1,500	5,011	3,511	234.1
\$700 to \$799	594	2,158	1,564	263.3
\$800 to \$899	299	1,882	1,583	529.4
\$900 to \$999	118	943	825	699.2
\$1,000 to \$1,249	126	1,201	1,075	853.2
\$1,250 to \$1,499	32	423	391	1221.9
\$1,500 or more	99	656	557	562.6
No cash rent	3,726	3,865	139	3.7
Total	34,543	38,767	4,224	12.2
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

In 2000, 9,237 units or 27 percent of the North Tier Region rental stock were occupied at rents of under \$300 per month. The amount of units at these low rents declined to 4,265 units or about 11 percent of the 2010 rental stock. In 2000, another 18,812 units or 54 percent of the rental stock were occupied at rents from \$300 to \$600 per month. The figures are reasonably comparable for 2010 with 18,363 or 47 percent of the rental

stock renting for \$300 to \$600 per month. In 2000, 2,393 units (seven percent of the rental stock) were occupied for monthly rents from \$600 to \$900. In 2010, the number of units rented in this price range increased by 6,658 or 178 percent to 9,051 units. The number of units occupied at rents above \$900 increased by 2,848 units, from a total of 375 units or one percent of the total rental stock in 2000 to 3,223 units or about eight percent of the total rental stock in 2010. The number of units occupied for no cash rent increased by 12 percent to 3,865 or 10 percent of the 2010 rental stock.

PUBLIC MEETINGS AND FOCUS GROUPS

The planning team conducted five meetings in two locations in the North Tier Region on August 7, 2012:

- Sioux Center – 18 participants
 1. Focus Group: Public and Nonprofit Sector Housing Professionals
 2. Focus Group: Private Sector Housing Professionals
- Mason City – 25 participants
 3. Focus Group: Public and Nonprofit Sector Housing Professionals
 4. Focus Group: Private Sector Housing Professionals
 5. Public Discussion (for general public)

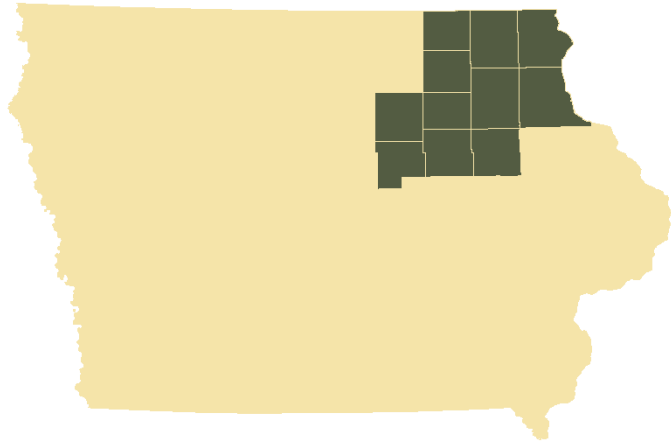
Prominent themes from the North Tier Region meetings are below, starting with the most frequently mentioned.

- Shortage of rentals
 - Specifically market rate, middle income rentals
- Shortage of transitional options for seniors (need something between single family home and assisted living)
- Owner-occupied rehabilitation has been the most popular type of housing program
- More streamlined communication from IFA is wanted to gain better understanding of programs
- Housing market is struggling in smaller towns/rural areas, stronger/steady in cities (Sioux Center, Mason City)
- General housing shortage for all types/levels
- Very little speculative building is occurring

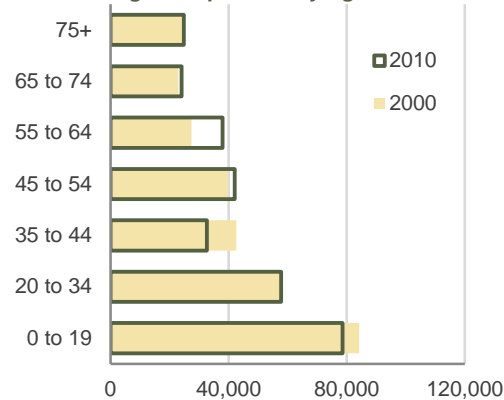
NORTHEAST REGION

The population, household, and employment base of the Northeast Region experienced slight growth over the 2000-2010 decade. Manufacturing, Education, and Health Care represent the largest components of the regional employment base. Despite job gains, the unemployment rate increased from 3.2 to 6.4 percent by 2010. The 55-64 age cohort grew the fastest over the 2000-2010 decade. Like the state, the non-Hispanic White population declined over the decade.

The cost-burden rate for both homeowners and renters increased over the decade, most sharply for renters.



Northeast Region Population by Age



The 2000-2010 Decade

	2000 #	2010 #	Change #	Northeast	State
Population	299,802	300,044	242	.10%	4.1%
Households	116,410	120,490	4,080	3.5%	6.3%
Housing Units	125,069	131,923	6,854	5.5%	8.4%
Labor Force	161,050	167,300	6,250	3.9%	4.3%
Nonfarm Employment	171,468	174,917	3,449	2.0%	2.8%
Farm Employment	15,264	12,697	-2,567	-16.8%	-15.9%

Population Change over the 2000-2010 Decade

	Northeast		State of Iowa	
Hispanics	3,812	93.4%	69,071	83.7%
Other Minorities	3,688	23.7%	60,181	45.1%
Non-Hispanic Whites	-7,258	-2.6%	-9,221	-0.3%

Composition of Employment (2010)

	Northeast	State
Manufacturing	16.7%	13.7%
Education	14.5%	11.6%
Health Care	13.7%	13.5%

Unemployment Conditions

	Northeast		State of Iowa	
	2000	2010	2000	2010
Unemployed Workers	5,160	10,730	44,800	104,800
Unemployment Rate	3.2%	6.4%	2.8%	6.3%

Housing Cost-Burden Rates

	Northeast	State
2000:		
Homeowners	12.4%	14.2%
Renters	34.9%	34.1%
2010:		
Homeowners	16.7%	19.8%
Renters	46.3%	45.9%

Change in Households over the 2000-2010 Decade

	Northeast		State of Iowa	
Family Households	-577	-0.7%	20,350	2.6%
Non-Family Households	4,657	12.3%	51,950	13.7%
Households w/ Children	-3,424	-9.6%	-14,035	-3.9%
1 or 2-person Households	6,533	8.9%	71,403	9.9%

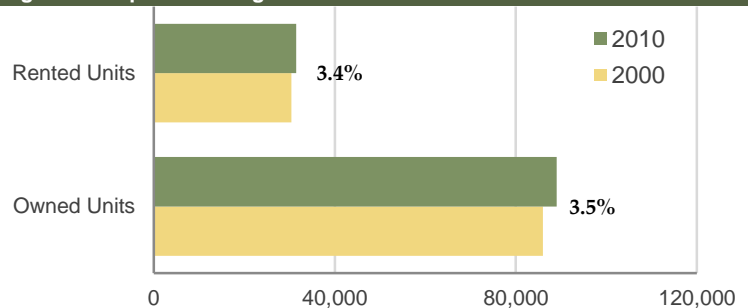
Household Income (\$2012)

	Northeast	State
Avg. Household Income	\$60,400	\$64,100
Below \$35,000	34.8%	33.9%
\$35,000 to \$99,999	50.8%	48.4%
\$100,000 and Above	14.4%	17.7%

Noteworthy Facts (2010)

	Northeast	State
Jobs-to-Household Ratio	1.56	1.60
Housing Vacancy Rate	8.7%	8.6%
Avg. Household Size	2.40	2.41

Change in Occupied Housing Stock

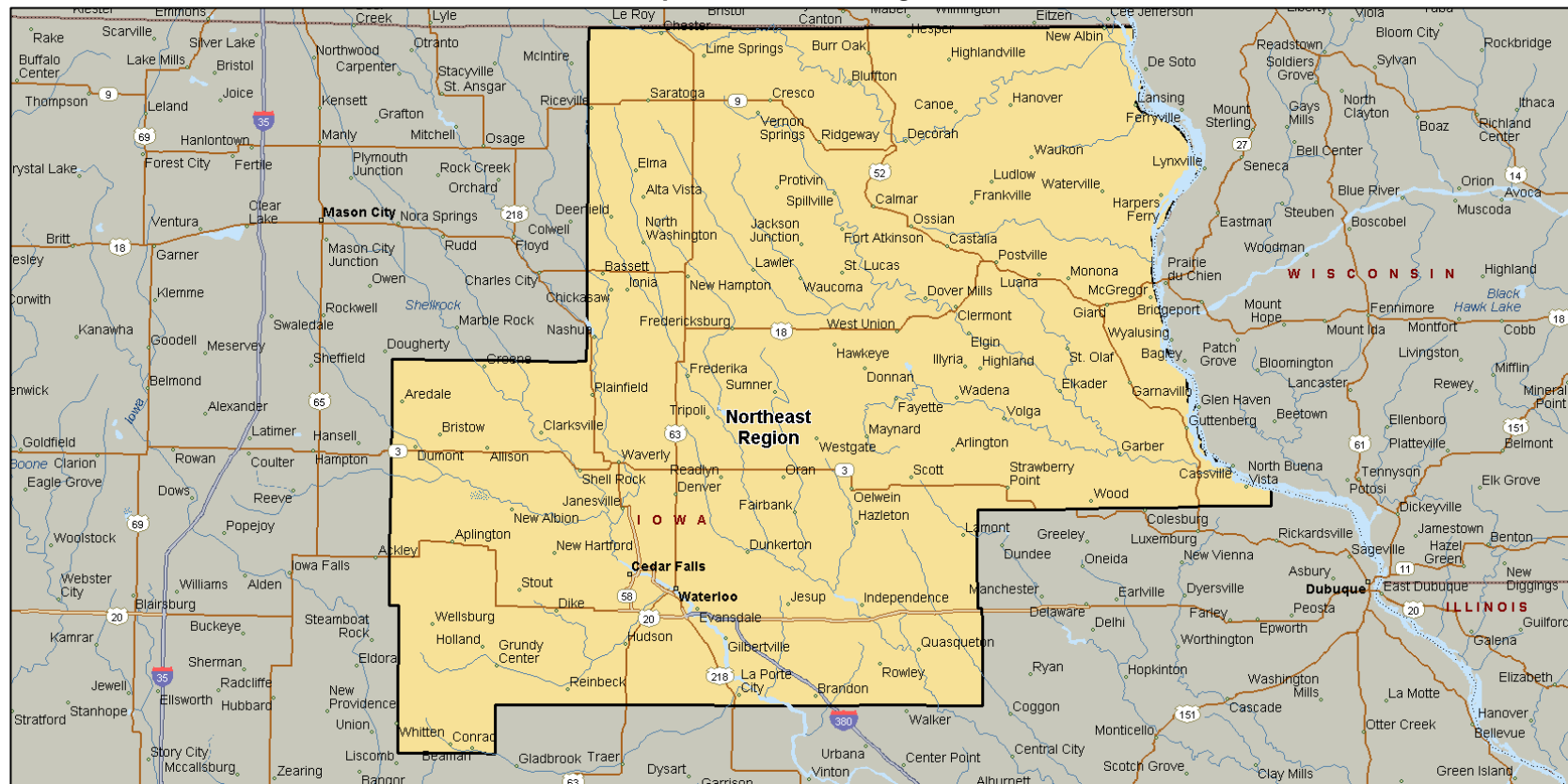


Appendix B: Northeast Region Trends and Conditions

INTRODUCTION

The Northeast Region consists of 11 counties encompassing two regional planning bodies: the Iowa Northland Regional Council of Governments; and the Upper Explorerland Regional Planning Commission. Waterloo and Cedar Falls, both located in Black Hawk County, are the Northeast Region's two largest cities. They comprise 36 percent of the region's total population. Map B-1 illustrates the counties and major cities included in the Northeast Region.

Map B-1: Northeast Region



ECONOMIC BASE

Table B-1 summarizes changes in employment, labor force, and the unemployment rate in the Northeast Region between 2000 and 2010.

TABLE B-1					
Change in Employment, Labor Force, and Unemployment Rate in Northeast Region : 2000-2010					
	2000 #	2010 #	Change #	Change %	Average Annual Growth Rate %
Farm Employment	15,264	12,697	-2,567	-16.8	-1.8
Nonfarm Employment	171,468	174,917	3,449	2.0	0.2
Total Employment	186,732	187,614	882	0.5	0.1
Total Civilian Labor Force	161,050	167,300	6,250	3.9	0.4
Unemployed	5,160	10,730	5,570	108.0	7.6
Unemployment Rate (%)	3.2	6.4			
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.					

Total employment in the Northeast Region remained relatively stable between 2000 and 2010, with a total employment increase of nearly 900 net new jobs. All of the job growth occurred in non-farm employment with a gain of over 3,400 jobs (John Deere has added approximately 800 jobs in Waterloo in the past two years). In 2000, farm employment comprised eight percent of total employment but by 2010, farm employment comprised less than seven percent of total employment with a total job loss of nearly 2,600 jobs. The civilian labor force expanded slowly at less than one half percent annually over the decade. The number of residents unemployed grew by over 100 percent and the unemployment rate increased from 3.2 percent in 2000 to 6.4 percent by 2010.

The Northeast Region's largest employers are primarily concentrated in healthcare services and manufacturing, including:

- Allen Hospital (Healthcare);
- Omega Cabinetry (Manufacturing);
- Tyson Fresh Meats (Meat Packing);
- Covenant Medical Center (Healthcare);
- Bertch Cabinet (Manufacturing);
- John Deere (Manufacturing);
- Cuna Mutual Group (Insurance);
- Agri Star (Meat Packing); and
- Agri-processors (Meat Packing).

Black Hawk County, which contains nearly half of the region's employment, has nearly 20 percent of its employment in the manufacturing sector followed by health services (14%), retail trade (12%), and educational services (10%).

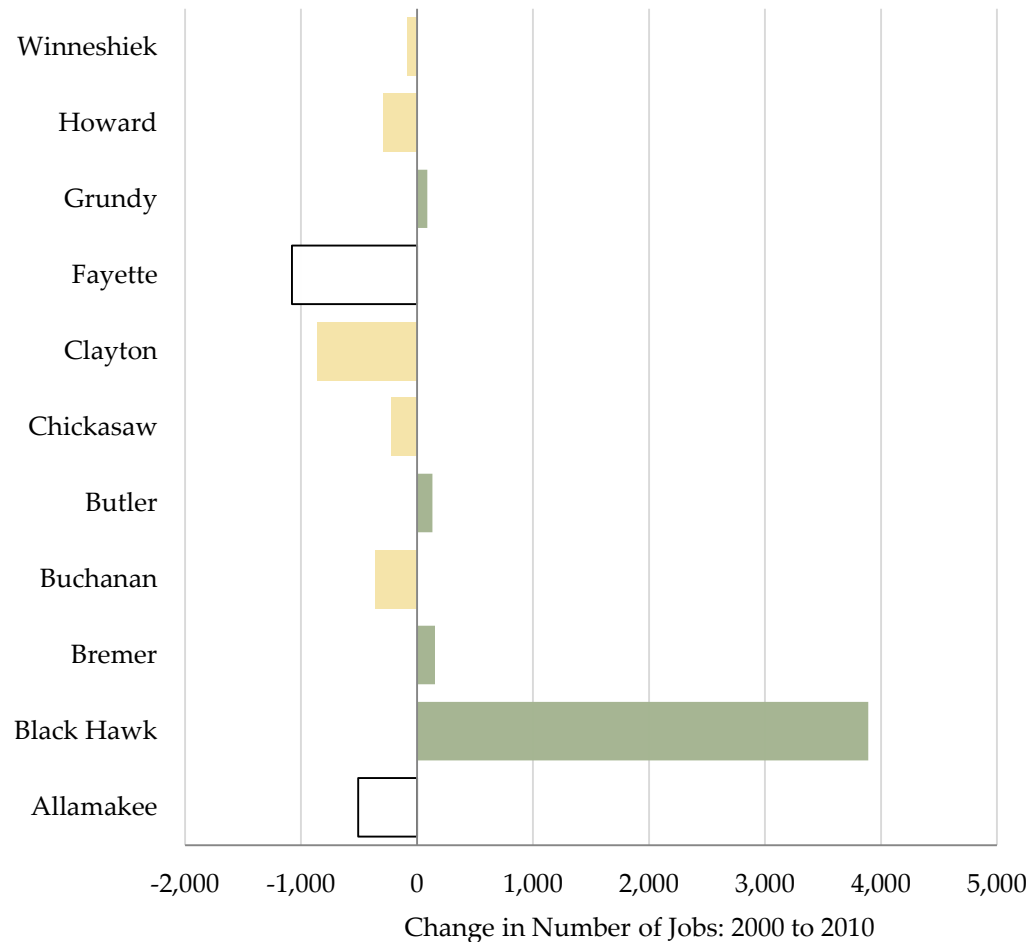
Table B-2 shows the total employment, farm employment, labor force participation, and unemployment rate by county within the Northeast Region in 2000 and 2010. Figure B-1 shows the change in total employment by county within the Northeast Region.

TABLE B-2								
Historical Employment and Labor Force by County Within Northeast Region: 2000 and 2010								
County	2000				2010			
	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %
Allamakee	9,322	1,313	8,010	3.6	8,816	1,078	7,740	8.4
Black Hawk	86,349	1,191	68,900	2.9	90,240	874	74,300	6.2
Bremer	13,937	1,137	12,900	2.3	14,093	923	14,000	5.0
Buchanan	9,938	1,377	10,730	3.0	9,580	1,189	11,020	6.4
Butler	6,956	1,342	8,040	3.4	7,088	1,257	8,500	6.0
Chickasaw	7,790	1,254	6,930	6.6	7,568	1,059	6,720	7.4
Clayton	11,844	2,064	10,290	3.6	10,991	1,678	9,940	7.9
Fayette	12,116	1,691	11,270	4.0	11,039	1,414	10,930	7.5
Grundy	6,231	919	6,600	3.0	6,321	828	7,000	5.7
Howard	6,812	1,099	5,150	3.3	6,524	901	4,950	7.1
Winneshiek	15,437	1,877	12,230	2.7	15,354	1,496	12,200	5.7
TOTAL	186,732	15,264	161,050	3.2	187,614	12,697	167,300	6.4
Sources: U.S. Bureau of Economic Analysis; Bureau of Labor Statistics; Gruen Gruen + Associates.								

Black Hawk County comprises 48 percent of the region's employment with over 90,000 jobs and 44 percent of the region's labor force. Winneshiek and Bremer Counties are the second and third largest counties, collectively with an additional 16 percent of jobs and labor force in the region. Farm employment declined in all counties but the largest amount of farm employment is concentrated in three counties, Clayton, Winneshiek, and Fayette, which comprise more than one-third of the total farm employment in the Northeast Region. Counties with the largest proportion of total employment in the farming sector include Butler (17.7 percent of County employment), Clayton (15.3 percent of County employment), and Chickasaw (14 percent of County employment).

The largest increase in employment over the decade occurred in Black Hawk County which contains the two largest cities in the region with a gain of nearly 3,900 jobs. Gains in employment were largely in the educational services and health care services sectors. Only three other counties –

Figure B-1: Change in Total Employment by County (2000 to 2010)



Bremer, Butler, and Grundy – had positive job gains but collectively less than 300 jobs. All other counties in the Northeast Region experienced job losses with the biggest losses occurring in Fayette, Clayton, and Allamakee counties. Nearly half of the job losses in these three counties occurred in the farm sectors. On the other hand, Butler County which has the highest share of its employment in farming experienced little job loss in the farm sector and a job gain overall for the 2000-2010 decade. Winnesiek, the second largest employment base in the region had a large decrease in farm employment but very little job loss overall.

HISTORICAL POPULATION AND HOUSEHOLD TRENDS

Total Population and Households

Table B-3 summarizes population, household population, number of households, and average household size by county for 2000 and 2010.

TABLE B-3								
Historical Population and Households Within Northeast Region: 2000 and 2010								
County	2000				2010			
	Total Population #	Household Population #	Households #	Average Household Size	Total Population #	Household Population #	Households #	Average Household Size
Allamakee	14,675	14,263	5,722	2.5	14,330	13,998	5,845	2.4
Black Hawk	128,012	121,535	49,683	2.5	131,090	125,123	52,470	2.4
Bremer	23,325	21,865	8,860	2.5	24,276	22,558	9,385	2.4
Buchanan	21,093	20,686	7,933	2.6	20,958	20,615	8,161	2.5
Butler	15,305	15,016	6,175	2.4	14,867	14,625	6,120	2.4
Chickasaw	13,095	12,870	5,192	2.5	12,439	12,256	5,204	2.4
Clayton	18,678	18,197	7,375	2.5	18,129	17,842	7,599	2.4
Fayette	22,008	21,176	8,778	2.4	20,880	20,098	8,634	2.3
Grundy	12,369	12,196	4,984	2.5	12,453	12,299	5,131	2.4
Howard	9,932	9,660	3,974	2.4	9,566	9,353	3,944	2.4
Winneshiek	21,310	19,017	7,734	2.5	21,056	18,768	7,997	2.4
NORTHEAST REGION TOTAL	299,802	286,481	116,410	2.5	300,044	287,535	120,490	2.4
Sources: U.S. Census Bureau; Gruen Gruen + Associates.								

The Northeast Region's population remained almost flat over the 2000-2010 decade. Total household population expanded by over 1,000 people and the total number of households grew by approximately 4,000 over the decade. Black Hawk County with the cities of Waterloo and Cedar Falls is the dominant population center in the region containing approximately 44 percent of the region's population. The next largest county of Bremer

with a population over 24,000 is about 18 percent of the size of Black Hawk County and is directly north of Black Hawk County. With a stable household population and growth in the number of households the average household size has decreased in all counties and for the region overall from approximately 2.5 persons per household to 2.4 persons per household.

Table B-4 shows the change in population and households in the Northeast Region over the 2000 to 2010 period.

TABLE B-4						
Change in Population and Households Within Northeast Region: 2000-2010						
County	Total Population #	Total Population %	Household Population #	Household Population %	Households #	Households %
Allamakee	-345	-2.4	-265	-1.9	123	2.1
Black Hawk	3,078	2.4	3,588	3.0	2,787	5.6
Bremer	951	4.1	693	3.2	525	5.9
Buchanan	-135	-0.6	-71	-0.3	228	2.9
Butler	-438	-2.9	-391	-2.6	-55	-0.9
Chickasaw	-656	-5.0	-614	-4.8	12	0.2
Clayton	-549	-2.9	-355	-2.0	224	3.0
Fayette	-1,128	-5.1	-1,078	-5.1	-144	-1.6
Grundy	84	0.7	103	0.8	147	2.9
Howard	-366	-3.7	-307	-3.2	-30	-0.8
Winneshiek	-254	-1.2	-249	-1.3	263	3.4
NORTHEAST REGION TOTAL	242	0.1	1,054	0.4	4,080	3.5
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

Although the region overall has experienced little to no population growth, shifts have occurred within the region. The largest counties - Black Hawk and Bremer – have experienced the largest amount of gains in terms of population and households. Black Hawk County grew by over two percent increasing by nearly 3,100 people. The number of households in Black Hawk County grew by 5.6 percent or almost 2,800 households. Counties with both population and household declines include Butler, Howard, and Fayette with Fayette experiencing the largest population and household declines of all counties in the region (Fayette County also experienced the largest job losses in the region).

Figure B-2 summarizes the job, population, and household gains by county over the 2000 to 2010 period.

Three counties – Black Hawk, Bremer, and Grundy – experienced growth in employment, population and households. Two counties – Fayette and Howard – experienced declines in employment, population, and households with Fayette losing the largest amount of jobs, and population and households in the Northeast Region. The remaining counties with the exception of Butler County experienced job and population losses but experienced growth in households. Butler County experienced job gains, but population and household losses.

Figure B-2: Summary of Historical Growth Conditions (2000 to 2010)

County	Job Gains	Population Gains	Household Gains
Allamakee			✓
Black Hawk	✓	✓	✓
Bremer	✓	✓	✓
Buchanan			✓
Butler	✓		
Chickasaw			✓
Clayton			✓
Fayette			
Grundy	✓	✓	✓
Howard			
Winnebago			✓
Source: Gruen Gruen + Associates.			

JOBS-TO- HOUSING BALANCE

Table B-5 summarizes the overall jobs-household balance for the Northeast Region in 2000 and 2010.

TABLE B-5				
Historical Jobs-to-Household Ratio in Northeast Region: 2000-2010				
	2000	2010	Change	Change
	#	#	2000-2010	2000-2010
			#	%
Jobs	186,732	187,614	882	0.5
Households	116,410	120,490	4,080	3.5
Jobs-to-Household Ratio	1.60	1.56	-0.04	-2.9
Sources: Bureau of Economic Analysis; U.S. Census Bureau; Gruen Gruen + Associates.				

In 2000, the total number of jobs in the Northeast Region exceeded the total number of households. The jobs-to-household ratio was a healthy 1.6 jobs per household. The total number of households grew more than the gain in jobs but by 2010, the jobs-to-household ratio only declined slightly to a still healthy 1.56 jobs per household. Bremer and Black Hawk Counties have the highest jobs-to-household ratio at 1.70 or higher which is not surprising given that these two counties contain over half of the region's jobs. Buchanan and Butler Counties contain the lowest jobs-to-household balance at approximately 1.1 jobs per household but this is not unreasonable given the large commute shed of the Waterloo/Cedar Falls metropolitan area in Black Hawk County where most of the region's jobs are located.⁵²

⁵² Greater Cedar Valley Alliance, Laborshed Analysis, A Study of Workforce Characteristics, February 2011.

COMPONENTS OF HISTORICAL POPULATION GROWTH

Population by Age and Race

Table B-6 and Figure B-3 shows the distribution of the population by age category within the Northeast Region in 2000 and 2010.

Figure B-3: Distribution of Population by Age

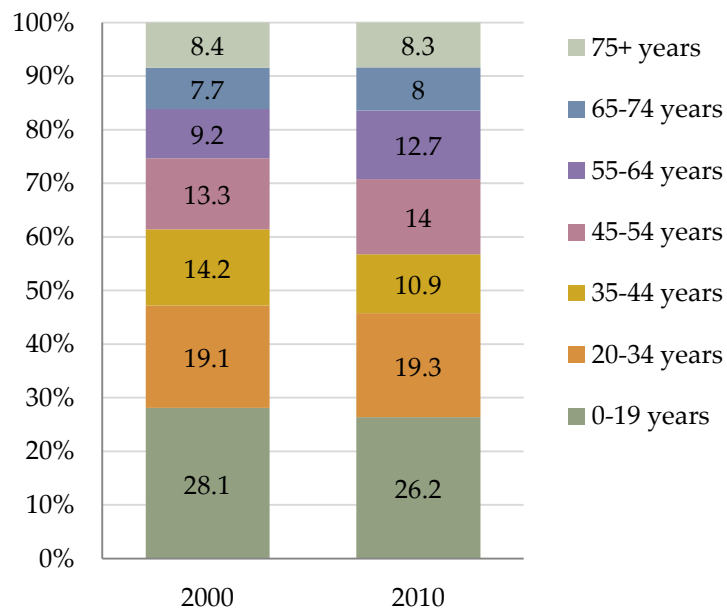


TABLE B-6

Population by Age Within Northeast Region: 2000 and 2010

	2000	2010	Change 2000-2010	
	Population	Population	Population	Shift
Age Cohort	#	#	#	Percentage Points
0-19 years	84,246	78,635	-5,611	-6.7
20-34 years	57,262	57,782	520	0.9
35-44 years	42,645	32,627	-10,018	-23.5
45-54 years	39,972	42,078	2,106	5.3
55-64 years	27,484	37,976	10,492	38.2
65-74 years	22,978	24,082	1,104	4.8
75+ years	25,215	24,864	-351	-1.4
NORTHEAST TOTAL	299,802	300,004	202	0.1

Sources: U.S. Census Bureau; Gruen Gruen + Associates.

In 2000, the largest age category was the 0-19 age cohort with 28 percent of the population. This was followed in descending order by the other age categories. In 2010, the age cohorts shifted substantially, so that the largest downward shift was in the 35-44 years age category, shifting from 14 percent of the population to nearly 11 percent by 2010. The 45-54 and 55-64 years age categories experienced upward shifts, especially as a large proportion of people in the 45-54 years age category moved into the 55-64 years age category. Black Hawk County had the youngest

median age in the region of 34.4 years followed by Buchanan County (39 years), Bremer County (39.3 years) and Winneshiek County (39.4 years). The remaining counties in the region all had considerably higher median ages of 42 years or above. This relates to the fact that Black Hawk, Winneshiek, and Bremer Counties have the largest employment concentrations which are likely made up of working age adults.

Table B-7 shows the race and Hispanic origin characteristics of the population in the Northeast Region in 2000 and 2010.

TABLE B-7						
Population by Race and Hispanic Origin Within Northeast Region: 2000 and 2010						
	2000		2010		Population Change	
	Population #	Population % of Total	Population #	Population % of Total	#	Shift Percentage Points
Hispanic	4,080	1.4	7,892	2.6	3,812	1.2
Non-Hispanic:	295,722	98.6	292,152	97.4	-3,570	-1.8
White	280,161	93.4	272,903	91.0	-7,258	-2.4
Black	10,578	3.5	12,338	4.1	1,760	0.6
Asian	1,878	0.6	2,478	0.8	600	0.2
Other	3,105	1.0	4,433	1.5	1,328	0.5
NORTHEAST REGION TOTAL	299,802	100.0	300,004	100.0	202	
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The preponderance of the population of the Northeast Region continues to be non-Hispanic white. The non-Hispanic white population declined by nearly 7,300 people or 2.4 percentage points as compared to the total population. Persons of Hispanic origin increased by over 3,800 people or 1.2 percentage points as compared to the total population. Increases in black, Asian and other population groups of 3,688 in conjunction with the growth of the Hispanic population offset the population decline of non-Hispanic whites.

HOUSEHOLD CHARACTERISTICS

Table B-8 shows the distribution of households by age category in the Northeast Region for 2000 and 2010.

TABLE B-8							
Distribution of Households by Age for Northeast Region: 2000 and 2010							
Age Cohort	2000 #	2000 % of Total	2010 #	2010 % of Total	Change 2000-2010 #	Change 2000-2010 %	Shift in Proportion of Total 2000-2010 Percentage Points
15-24 years	7,967	6.8	7,877	6.5	-90	-1.1	-0.3
25-34 years	16,419	14.1	17,284	14.3	865	5.3	0.2
35-44 years	22,816	19.6	17,693	14.7	-5123	-22.5	-4.9
45-54 years	22,466	19.3	23,341	19.4	875	3.9	0.1
55-64 years	15,927	13.7	22,289	18.5	6362	39.9	4.8
65-74 years	14,365	12.3	14,989	12.4	624	4.3	0.1
75+ years	16,450	14.1	17,017	14.1	567	3.5	0.0
Total	116,410	100.0	120,490	100.0	4080	3.5	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.							

In 2000, the age category with the most households was the 35-44 years category with 19.6 percent of households in this category. This was followed closely by the 45-54 years age category with 19.3 percent of households in this category. By 2010, the age cohorts had shifted upwards and the two largest categories were the 45-54 years age category and the 55-64 years age category.

Table B-9 summarizes the estimated distribution of households by annual income in the Northeast Region.

TABLE B-9			
Estimated Distribution of Households by Income in Northeast Region (Presented in Constant 2012 Dollars)			
Household Income (in \$2012)	2000 %	2010 %	Shift Percentage Points
Less than \$10,000	6.6	5.6	-1.0
\$10,000 to \$14,999	4.0	5.6	1.6
\$15,000 to \$24,999	11.0	12.0	1.0
\$25,000 to \$34,999	11.3	11.6	0.3
Subtotal: Less than \$35,000	32.9	34.8	1.9
\$35,000 to \$49,999	17.0	15.6	-1.4
\$50,000 to \$74,999	21.3	22.2	0.9
\$75,000 to \$99,999	14.8	13.0	-1.8
Subtotal: \$35,000 to \$99,999	53.1	50.8	-2.3
\$100,000 to \$149,999	9.1	9.4	0.3
\$150,000 to \$199,999	2.8	2.8	0.0
\$200,000 or more	2.1	2.2	0.1
Subtotal: \$100,000 or more	14.0	14.4	0.4
¹ Income ranges taken from Census and American Community Survey results are adjusted for inflation to current 2012 dollars, based on the Consumer Price Index for the Midwestern United States. Estimates of household distribution by income range are re-calculated assuming a normal distribution within each bracket.			
Sources: U.S. Census Bureau; Bureau of Labor Statistics; Gruen Gruen + Associates.			

In 2010, the average annual household income in the Northeast Region approximated \$60,000 (in inflation-adjusted 2012 dollars). Real average household income declined by approximately 2.7 percent between 2000 and 2010 from \$62,100. Approximately 35 percent of Northeast Region households have annual incomes of less than \$35,000. The majority of households fall within the middle-income brackets ranging from \$35,000 to \$99,999. Approximately 14 percent of households are estimated to have annual incomes exceeding \$100,000. The distribution of households by

income, after adjusting for inflation over the 2000 to 2010 period, has remained relatively stable although the proportion of middle-income households has declined slightly.

Table B-10 summarizes Northeast Region households by type of household for 2000 and 2010.

TABLE B-10						
Households by Type in Northeast Region						
	2000		2010		Change 2000 to 2010	
	#	%	#	%	#	Shift in Proportion of Total Percentage Points
Total Households	116,410	100.0	120,490	100.0	4,080	0.0
Family Households:	78,515	67.4	77,938	64.7	-577	-2.8
With Own Children 18 Years	35,652	30.6	32,228	26.7	-3,424	-3.9
Married Couple Families	65,062	55.9	62,445	51.8	-2,617	-4.1
With Own Children 18 Years	27,164	23.3	22,746	18.9	-4,418	-4.5
Female Householder, No Husband Present	9,674	8.3	11,092	9.2	1,418	0.9
With Children 18 Years	6,372	5.5	7,205	6.0	833	0.5
Nonfamily Households:	37,895	32.6	42,552	35.3	4,657	2.8
Householder Living Alone	31,077	26.7	33,948	28.2	2,871	1.5
Householder 65+ Years	14,561	12.5	14,430	12.0	-131	-0.5
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The Northeast Region grew by approximately 4,100 households over the 2000 to 2010 period. The number of nonfamily households increased by approximately 4,700, or as a proportion of total households, by 2.8 percentage points. The percentage of family households with own children (18 years of age and younger) living at home decreased from 30.6 percent in 2000 to 26.7 percent in 2010. The number of single-person households grew by approximately 2,900 over the decade.

HOUSING STOCK CHARACTERISTICS AND CHANGE

Table B-11 shows the number of total housing units, number of occupied units, and vacancy rate by county within the Northeast Region for 2000 and 2010. Figure B-4 shows the change in the number of vacant units by county within the Northeast Region.

TABLE B-11

Number Of Housing Units by County Within Northeast Region: 2000 and 2010

COUNTY	2000 Total Number of Units #	2000 Occupied Units #	2000 Vacancy Rate %	2010 Total Number of Units #	2010 Occupied Units #	2010 Vacancy Rate %	Change in Total Number of Units 2000- 2010 #	Change in Vacancy Rate 2000-2010 <u>Percentage</u> <u>Points</u>
Allamakee	7,142	5,722	19.9	7,617	5,845	23.3	475	3.4
Black Hawk	51,759	49,683	4.0	55,887	52,470	6.1	4,128	2.1
Bremer	9,337	8,860	5.1	9,915	9,385	5.3	578	0.2
Buchanan	8,697	7,933	8.8	8,968	8,161	9.0	271	0.2
Butler	6,578	6,175	6.1	6,682	6,120	8.4	104	2.3
Chickasaw	5,593	5,192	7.2	5,679	5,204	8.4	86	1.2
Clayton	8,619	7,375	14.4	8,999	7,599	15.6	380	1.2
Fayette	9,505	8,778	7.6	9,558	8,634	9.7	53	2.1
Grundy	5,304	4,984	6.0	5,530	5,131	7.2	226	1.2
Howard	4,327	3,974	8.2	4,367	3,944	9.7	40	1.5
Winneshiek	8,208	7,734	5.8	8,721	7,997	8.3	513	2.5
TOTAL	125,069	116,410	6.9	131,923	120,490	8.7	6,854	1.8

Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Consistent with the primary location for jobs and population, Black Hawk County contained the largest number of housing units comprising 41 percent of the inventory in 2000 and 42 percent in 2010. The total number of housing units in the Northeast Region increased by 5.5 percent or over 6,800 units from 2000 to 2010, from 125,000 units in 2000 to nearly 132,000 units in 2010. Black Hawk and Bremer Counties comprised nearly 69 percent of the growth in housing units.

The change in occupied units increased by a smaller amount of approximately 4,000 units, resulting in an increase in the overall vacancy rate from 6.9 percent in 2000 to 8.7 percent by 2010. The counties with the lowest vacancy rate – Black Hawk and Bremer – had the largest amount of job growth between 2000 and 2010. Allamakee and Clayton Counties had the highest vacancy rates in both 2000 and 2010. Fayette and Howard Counties also experienced significant increases in the vacancy rate consistent with the lack of job, population, and household growth in each county.

Figure B-4: Change in Vacant Housing Units (2000 to 2010)

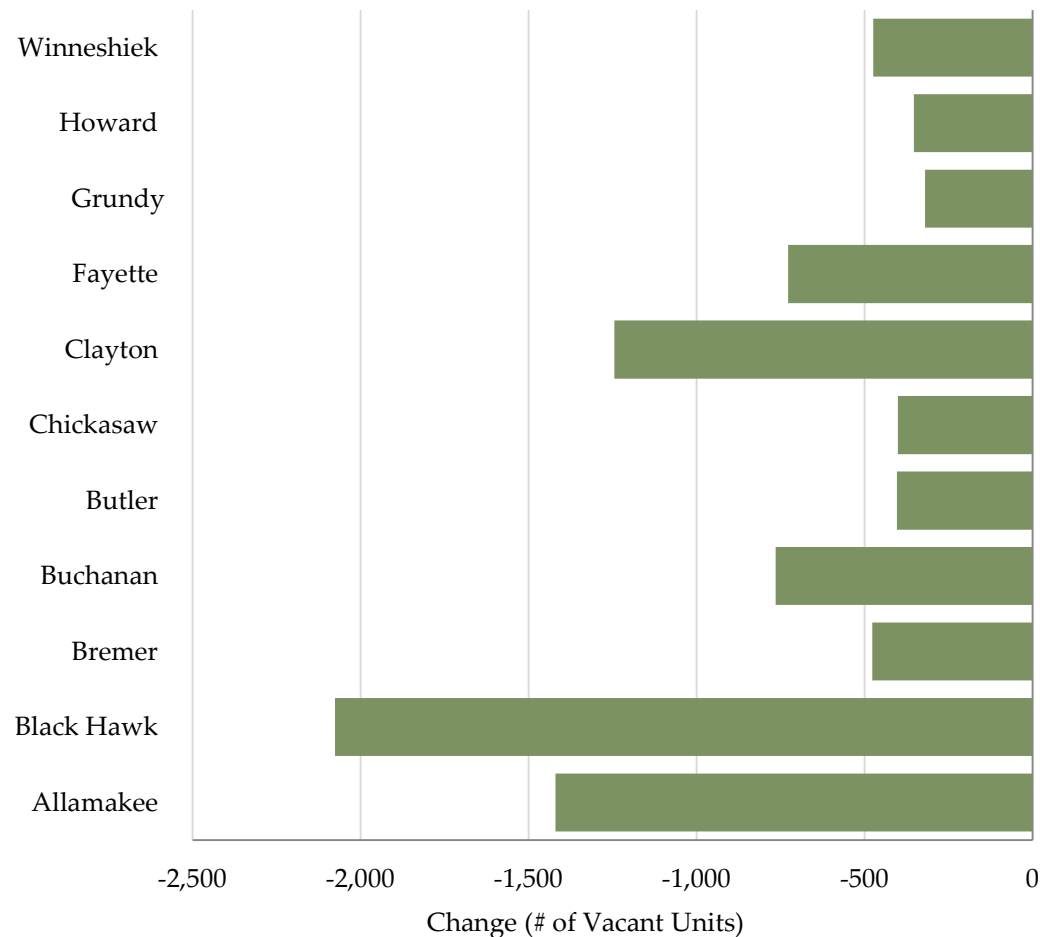


Table B-12 shows the proportion of households by tenure and age of household in the Northeast Region in 2000 and 2010.

TABLE B-12						
Households by Tenure in the Northeast Region: 2000 and 2010						
Age Category	2000			2010		
	Owner-Occupied Percent %	Renter-Occupied Percent %	Total Households Percent %	Owner-Occupied Percent %	Renter-Occupied Percent %	Total Households Percent %
15-24	20.4	79.6	100.0	19.9	80.1	100.0
25-34	57.3	42.7	100.0	59.0	41.0	100.0
35-44	74.6	25.4	100.0	74.9	25.1	100.0
45-54	83.9	16.1	100.0	79.9	20.1	100.0
55-64	87.8	12.2	100.0	85.8	14.2	100.0
65-74	87.2	12.8	100.0	87.4	12.6	100.0
75+	76.5	23.5	100.0	77.3	22.7	100.0
TOTAL	73.9	26.1	100.0	73.9	26.1	100.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

In both 2000 and 2010, the share of households that were owner-occupied versus renter-occupied remained the same. Of all households, 74 percent were owner-occupied while 26 percent of households rented their housing units. As would be expected younger-aged households (under the age of 34 years) made up a significant share of renter occupied households. Between the ages of 35 years and 74 years the proportion of owner-occupied households rises with each age category until age 75 and older when the share of owner-occupied households declines slightly and the share of renter-occupied households increases.

As summarized in Table B-13, in 2010, the housing stock of the Northeast Region was predominately comprised of detached single-family housing units at over 79 percent of the total stock. Attached and multifamily housing units are estimated to have comprised approximately 18 percent of the housing stock in 2010.

TABLE B-13		
Estimated Distribution of Northeast Region Housing Stock by Type and Number of Units ¹		
	2010 # Units	2010 % of Units
Single-Family Detached	104,770	79.4
Single-Family Attached	3,193	2.4
Multifamily (2 units)	3,857	2.9
Multifamily (3-4 units)	4,356	3.3
Multifamily (5-9 units)	4,995	3.8
Multifamily (10 + units)	6,719	5.1
Mobile Home and Other	4,033	3.1
Total	131,923	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

As Table B-14 shows, more than 30 percent of the housing units in the Northeast Region are estimated to have been built prior to 1940, suggesting that roughly one-third of the housing inventory is now greater than 70 years in age.

TABLE B-14		
Estimated Distribution of Northeast Region Housing Stock by Year Built ¹		
Year Built	2010 # Units	2010 % of Units
2000 or later	11,380	8.6
1990 to 1999	9,176	7.0
1980 to 1989	7,958	6.0
1960 to 1979	36,140	27.4
1940 to 1959	27,361	20.7
1939 or earlier	39,908	30.3
Total	131,923	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

Approximately nine percent of the units have been built since 2000, and an additional seven percent have been built since 1990. The majority of housing units were originally built between 1940 and 1980.

Table B-15 shows the distribution of the value of owner-occupied housing for the Northeast Region for 2000 and 2010.

Table B-15				
Number of Owner-Occupied Units by Value of Units for Northeast Region: 2000 and 2010				
Value of Owner-Occupied Housing Units	2000 #	2010 #	Change 2000-2010	
			#	%
Less than \$50,000	16,734	9,231	-7,503	-44.8
\$50,000-\$79,999	21,014	13,772	-7,242	-34.5
\$80,000-\$99,999	11,428	11,666	238	2.1
\$100,000-\$149,999	10,651	21,509	10,858	101.9
\$150,000+	6,298	29,045	22,747	361.2
Total	66,125	85,223	19,098	28.9
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

The numbers of housing units in the Northeast Region decreased in the lower value ranges and increased in the higher value ranges from 2000 to 2010. Even so, approximately 9,231 units or 11 percent of the owner-occupied stock was valued at less than \$50,000 in 2010. Nearly 13,800 units or 16 percent of the occupied housing stock was valued from \$50,000 to \$80,000, while another approximately 11,700 units or 14 percent were valued between \$80,000 and \$100,000 in 2010. Collectively, 34,669 units or 41 percent of the owner-occupied housing stock in the Northeast Region was valued at less than \$100,000 in 2010. An additional 21,500 owner-occupied units or 25 percent of the stock was valued from \$100,000 to \$150,000, while the balance of 29,045 units or 34 percent of the owner-occupied housing stock was valued at \$150,000 or above in 2010.

Table B-16 shows the gross rent (unadjusted for inflation) for occupied units for the Northeast Region in 2000 and 2010.

TABLE B-16				
Number of Occupied Rental Units by Monthly Rent in the Northeast Region: 2000 and 2010				
Monthly Rent	2000	2010	Change 2000-2010 #	Change 2000-2010 %
Less than \$200	2,254	270	-1,984	-88.0
\$200 to \$299	3,555	1,119	-2,436	-68.5
\$300 to \$399	5,663	3,135	-2,528	-44.6
\$400 to \$499	6,104	4,473	-1,631	-26.7
\$500 to \$599	4,118	6,589	2,471	60.0
\$600 to \$699	1,957	4,225	2,268	115.9
\$700 to \$799	793	3,192	2,399	302.5
\$800 to \$899	469	2,169	1,700	362.5
\$900 to \$999	275	1,512	1,237	449.8
\$1,000 to \$1,249	541	1,221	680	125.7
\$1,250 to \$1,499	102	1,177	1,075	1053.9
\$1,500 or more	113	558	445	393.8
No cash rent	2,185	3,033	848	38.8
Total	28,129	32,673	4,544	16.2
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

In 2000, 5,809 units or 21 percent of the Northeast Region rental stock were occupied at rents of under \$300 per month. The amount of units at these low rents declined by 76 percent to 1,389 units or about four percent of the 2010 rental stock. In 2000, another 15,885 units or 56 percent of the rental stock were occupied for rents from \$300 to \$600. The figures are reasonably comparable for 2010 with 14,197 or 44 percent of the rental stock renting for \$300 to \$600. In 2000, 3,219 units (11 percent of the rental stock) were occupied for monthly rents from \$600 to \$900. In 2010, the number of units rented in this price range increased by 6,367 or 51 percent to 9,586 units. The number of units occupied at rents above \$900 increased by 3,437 units, from a total of 1,031 units or four percent of the total rental stock in 2000 to 4,468 units or about 14 percent of the total rental stock in 2010. The number of units occupied for no cash rent increased by 16 percent to 3,033 units or nine percent of the 2010 rental stock.

PUBLIC MEETINGS AND FOCUS GROUPS

The planning team conducted five meetings in two locations in the Northeast Region on August 8, 2012:

- Decorah – 19 participants
 1. Focus Group: Public and Nonprofit Sector Housing Professionals
 2. Focus Group: Private Sector Housing Professionals
- Waterloo – 21 participants
 3. Focus Group: Public and Nonprofit Sector Housing Professionals
 4. Focus Group: Private Sector Housing Professionals
 5. Public Discussion (for general public)

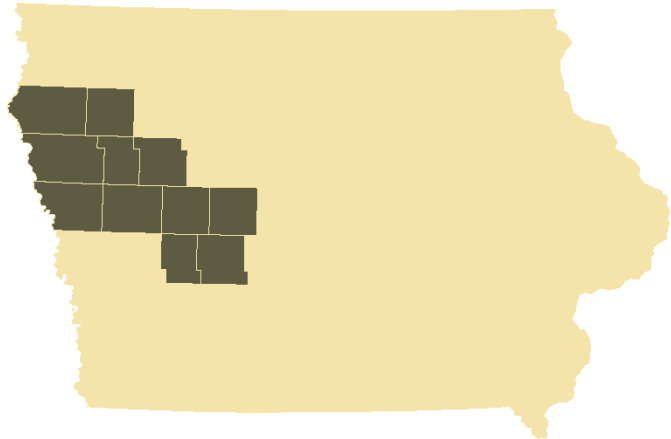
Prominent themes from the Northeast regional meetings are below, starting with the most frequently mentioned.

- Rising demand for rental is causing shortage
 - Shortage for both low income rental and moderate/higher income rental
- Need more affordable housing (Owner and Rental)
- Housing deterioration is a challenge
- Lack of housing supply across the board – workers are there, but housing is not
- Additional/increased incentives and support for developers would help the market

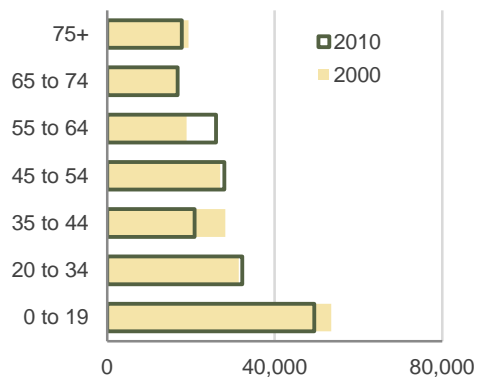
NORTHWEST REGION

The population, household, and employment base of the Northwest Region experienced a slight decline over the 2000-2010 decade. Health Care, Manufacturing, and Retail Trade represent the largest components of the regional employment base. The unemployment rate increased from 2.7 to 5.9 percent by 2010. Persons under the age of 35 represent nearly 40% of the Northwest Region's population. The 55 to 64 age cohort grew the fastest over the 2000-2010 decade.

The cost-burden rate for both renters and homeowners increased moderately over the decade.



Northwest Region Population by Age



The 2000-2010 Decade

	2000 #	2010 #	Change #	Northwest	State
Population	238,059	230,233	-7,826	-3.3%	4.1%
Households	92,617	91,971	-646	-0.7%	6.3%
Housing Units	99,812	100,956	1,144	1.1%	8.4%
Labor Force	126,820	126,790	-30	-0.0%	4.3%
Nonfarm Employment	134,985	133,366	-1,619	-1.2%	2.8%
Farm Employment	12,125	9,997	-2,128	-17.6%	-15.9%

Population Change over the 2000-2010 Decade

	Northwest		State of Iowa	
Hispanics	8,225	68.2%	69,071	83.7%
Other Minorities	2,078	22.8%	60,181	45.1%
Non-Hispanic Whites	-18,129	-8.4%	-9,221	-0.3%

Composition of Employment (2010)

	Northwest	State
Health Care	15.4%	13.5%
Manufacturing	14.6%	13.7%
Retail Trade	13.0%	11.8%

Unemployment Conditions

	Northwest		State of Iowa	
	2000	2010	2000	2010
Unemployed Workers	3,470	7,520	44,800	104,800
Unemployment Rate	2.7%	5.9%	2.8%	6.3%

Housing Cost-Burden Rates

	Northwest	State
2000:		
Homeowners	13.8	14.2%
Renters	30.4	34.1%
2010:		
Homeowners	16.8	19.8%
Renters	38.7	45.9%

Change in Households over the 2000-2010 Decade

	Northwest		State of Iowa	
Family Households	-2,473	-3.9%	20,350	2.6%
Non-Family Households	1,827	6.2%	51,950	13.7%
Households w/ Children	-3,249	-10.9%	-14,035	-3.9%
1 or 2-person Households	2,105	3.7%	71,403	9.9%

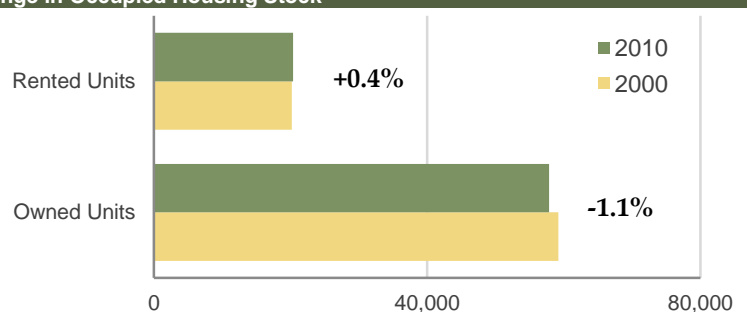
Household Income (\$2012)

	Northwest	State
Avg. Household Income	\$59,800	\$64,100
Below \$35,000	34.7%	33.9%
\$35,000 to \$99,999	49.9%	48.4%
\$100,000 and Above	15.4%	17.7%

Noteworthy Facts (2010)

	Northwest	State
Jobs-to-Household Ratio	1.56	1.60
Housing Vacancy Rate	8.9%	8.6%
Avg. Household Size	2.44	2.41

Change in Occupied Housing Stock

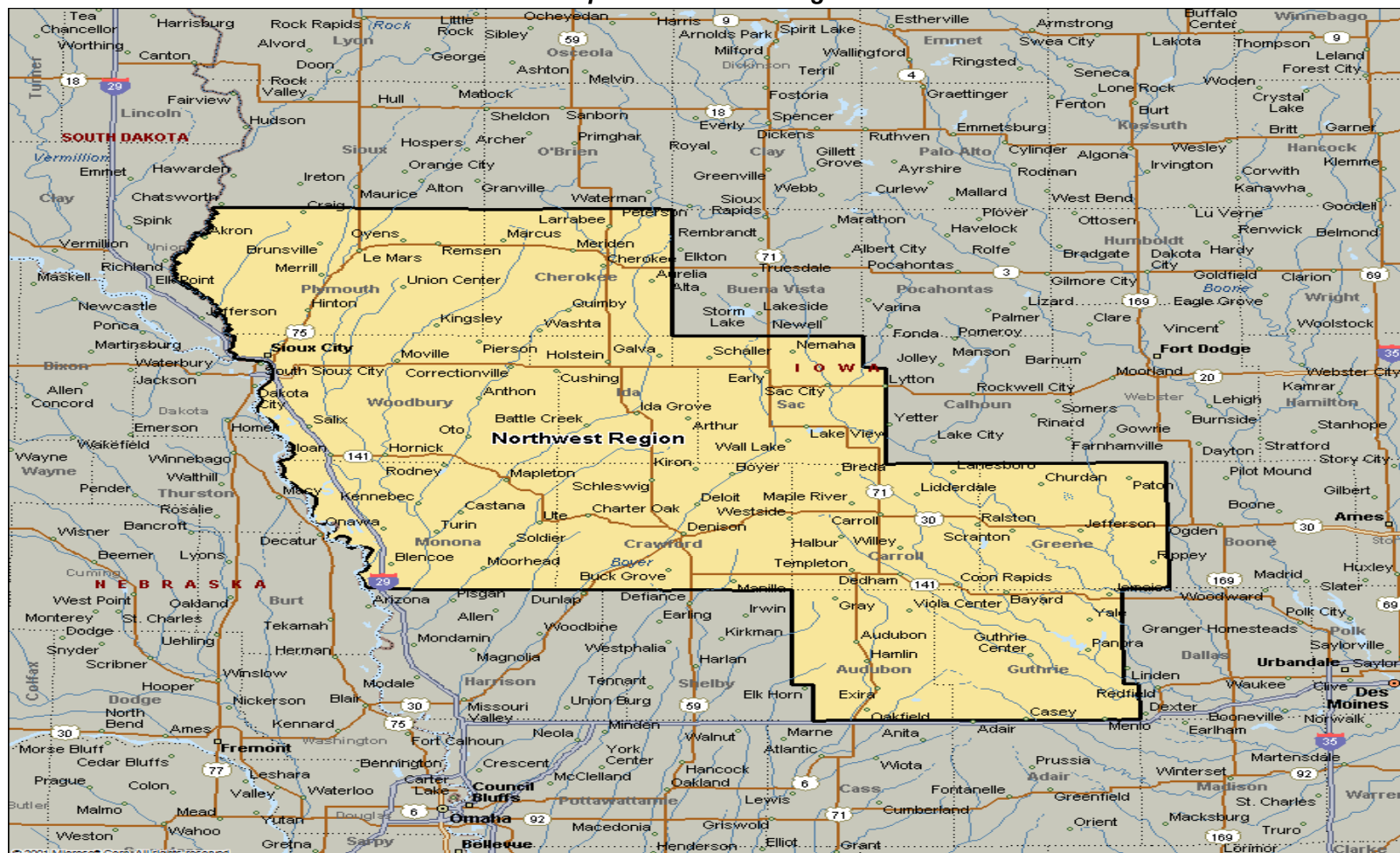


Appendix C: Northwest Region Trends and Conditions

INTRODUCTION

The Northwest Region consists of 11 counties encompassing two regional planning bodies: the Region XII Council of Governments and the Siouxland Interstate Metropolitan Planning Council. Woodbury County with a population of over 100,000 comprises 44 percent of the total population within the Northwest Region. The largest city in Woodbury County and the Northwest Region is Sioux City, with a population of nearly 83,000. Map C-1 illustrates the counties and major cities included in the Northwest Region.

Map C-1: Northwest Region



ECONOMIC BASE

Table C-1 summarizes changes in employment, labor force, and the unemployment rate in the Northwest Region between 2000 and 2010.

TABLE C-1					
Change in Employment, Labor Force, and Unemployment Rate in Northwest Region: 2000-2010					
	2000 #	2010 #	Change #	Change %	Average Annual Growth Rate %
Farm Employment	12,125	9,997	-2,128	-17.6	-1.9
Nonfarm Employment	134,985	133,366	-1,619	-1.2	-0.1
Total Employment	147,110	143,363	-3,747	-2.5	-0.3
Total Civilian Labor Force	126,820	126,790	-30	0.0	0.0
Unemployed	3,470	7,520	4,050	116.7	8.0
Unemployment Rate (%)	2.7	5.9	3.2		
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.					

Total employment in the Northwest Region declined slightly between 2000 and 2010, with a total employment decrease of 3,747 jobs. Farm employment declined by 2,128 jobs, from 12,125 jobs in 2000 to 9,997 jobs in 2010, a decrease of 17.6 percent. Nonfarm employment declined by 1,619 jobs or 2.5 percent, from nearly 135,000 jobs in 2000 to over 133,000 jobs in 2010. In 2000, farm employment comprised eight percent of total employment but by 2010, farm employment comprised less than seven percent of total employment. The civilian labor force remained flat at nearly 127,000. The number of residents unemployed grew by over 100 percent and the unemployment rate increased from 2.7 percent in 2000 to 5.9 percent by 2010.

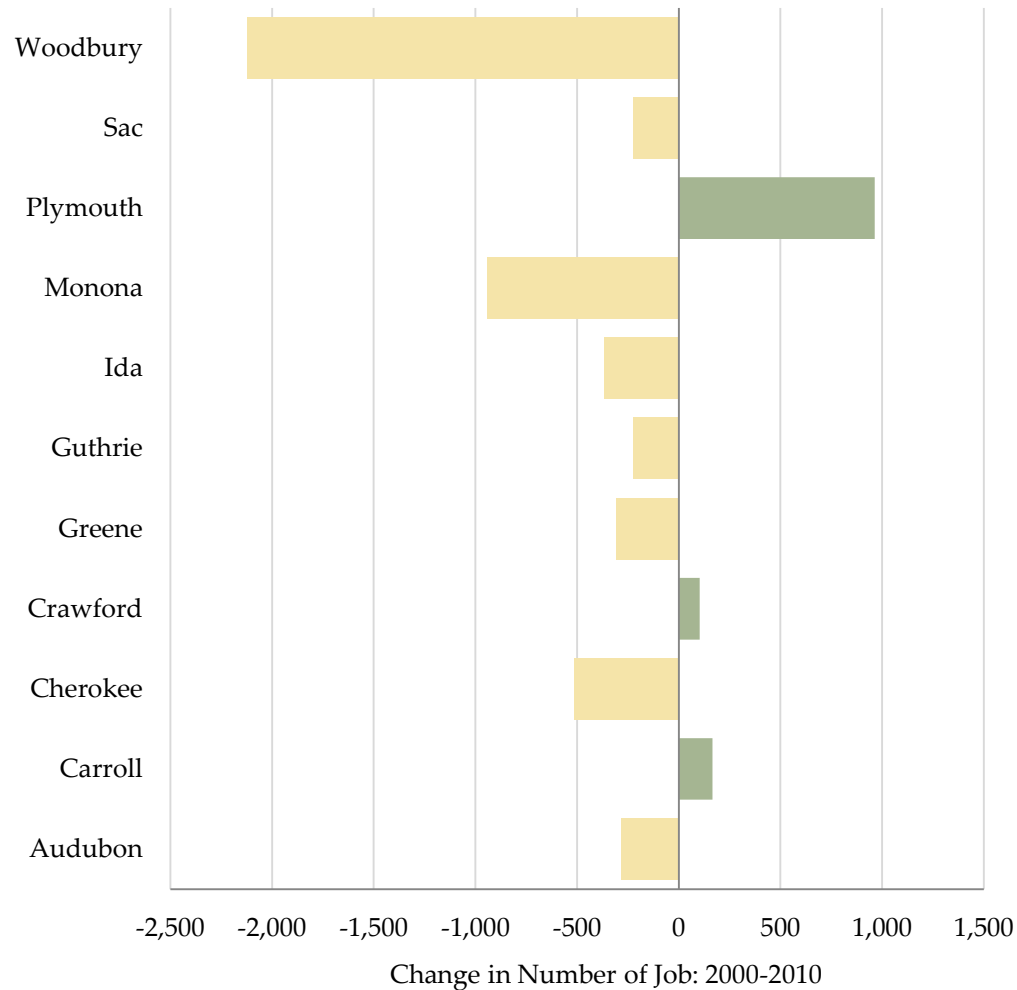
The Northwest Region's largest employers are primarily concentrated in manufacturing, retail trade, and educational and health services. The largest employers in the region include:

- Stream Global Service, Inc., (Call Center);
- Cloverleaf Cold Storage (Warehousing);
- Morningside College (Education);
- Curly's Foods, (Manufacturing);
- Kustom Pak Foods (Poultry Manufacturing);
- Farmland Foods (Meat Packing);
- Tyson Fresh Meat (Manufacturing); and
- Tri-State Nursing Enterprise (Healthcare).

Table C-2 shows the total employment, farm employment, labor force participation, and unemployment rate by county within the Northwest Region in 2000 and 2010.

TABLE C-2								
Historical Employment and Labor Force by County Within Northwest Region: 2000 and 2010								
	2000				2010			
County	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %
Audubon	4,043	821	3,440	3.2	3,759	681	3,260	6.1
Carroll	15,998	1,378	12,020	2.4	16,163	1,123	12,270	4.2
Cherokee	8,567	1,020	7,000	2.4	8,052	827	6,770	4.9
Crawford	10,708	1,210	8,960	2.7	10,811	900	9,480	4.5
Greene	5,565	864	5,020	3.4	5,258	763	4,980	6.2
Guthrie	5,458	1,133	6,100	3.3	5,236	1,003	5,700	7.0
Ida	5,438	743	4,010	2.2	5,074	596	3,880	5.2
Monona	5,722	801	5,010	3.4	4,780	608	4,550	8.1
Plymouth	14,909	1,686	13,570	2.7	15,873	1,455	14,420	4.7
Sac	5,896	1,022	5,990	2.8	5,672	905	5,780	4.8
Woodbury	64,806	1,447	55,700	2.7	62,685	1,136	55,700	6.8
TOTAL	147,110	12,125	126,820	2.7	143,363	9,997	126,790	5.9
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.								

Figure C-1: Change in Total Employment by County (2000 to 2010)



Woodbury County comprises 44 percent of the region's employment with nearly 63,000 jobs and 44 percent of the region's labor force with nearly 127,000 members. Carroll County with over 16,000 jobs and over 12,000 members in the labor force and Plymouth County with nearly 16,000 jobs and over 14,000 members in the labor force make up the second and third largest counties, collectively with an additional 22 percent of jobs and 21 percent of the labor force in the region. Farm employment declined in all counties. The largest amount of farm employment is concentrated in three counties – Plymouth, Carroll, and Guthrie Counties – which comprise more than one-third of the total farm employment in the Northwest Region.

Employment increases occurred in three of the 11 counties: Plymouth (an increase of 964 jobs); Carroll (an increase of 165 jobs); and Crawford (an increase of 103 jobs). Gains in employment were largely in the healthcare, agriculture, retail trade, and transportation and warehousing sectors. Eight of the 11 counties in the Northwest Region experienced job losses with the biggest losses occurring in Woodbury (a decline of 2,121 jobs), Monona (a decline of 942 jobs), and Cherokee (a decline of 515 jobs). Unemployment rates increased from two to three percent in 2000 to four to seven percent in 2010. Figure C-1 illustrates the change in employment for each county over the 2000 to 2010 period.

HISTORICAL POPULATION AND HOUSEHOLD TRENDS

Total Population and Households

Table C-3 summarizes population, household population, number of households, and average household size by county within the Northwest Region for 2000 and 2010.

TABLE C-3								
Historical Population and Households Within Northwest Region: 2000 and 2010								
County	2000				2010			
	Total Population #	Household Population #	Households #	Average Household Size	Total Population #	Household Population #	Households #	Average Household Size
Audubon	6,830	6,650	2,773	2.4	6,119	5,983	2,617	2.3
Carroll	21,421	20,893	8,486	2.5	20,816	20,349	8,683	2.3
Cherokee	13,035	12,655	5,378	2.4	12,072	11,701	5,207	2.3
Crawford	16,942	16,300	6,441	2.5	17,096	16,511	6,413	2.6
Greene	10,366	10,120	4,205	2.4	9,336	9,194	3,996	2.3
Guthrie	11,353	11,088	4,641	2.4	10,954	10,784	4,544	2.4
Ida	7,837	7,680	3,213	2.4	7,089	6,967	3,052	2.3
Monona	10,020	9,747	4,211	2.3	9,243	9,043	4,050	2.2
Plymouth	24,849	24,470	9,372	2.6	24,986	24,637	9,875	2.5
Sac	11,529	11,242	4,746	2.4	10,350	10,127	4,482	2.3
Woodbury	103,877	101,115	39,151	2.6	102,172	99,536	39,052	2.6
NORTHWEST REGION TOTAL	238,059	231,960	92,617	2.5	230,233	224,832	91,971	2.4
Sources: U.S. Census Bureau; Gruen Gruen + Associates.								

The Northwest Region's population decreased by 7,826 people, or 3.3 percent, from 238,059 in 2000 to 230,233 in 2010. The household population declined by 7,128 people or 3.1 percent over the decade, while the number of households declined by 646 to nearly 92,000 households in 2010. Average household size declined from 2.50 to 2.44 persons per household.

Woodbury County with the City of Sioux City is the dominant population center in the region containing approximately 44 percent of the region's population. The next largest county is Plymouth with a population of nearly 25,000 comprises 11 percent of the total population and is directly north of Woodbury County.

Table C-4 shows the change in population and households in the Northwest Region over the 2000 to 2010 period.

TABLE C-4						
Change in Population and Households Within Northwest Region: 2000-2010						
County	Total Population #	Total Population %	Household Population #	Household Population %	Households #	Households %
Audubon	-711	-10.4	-667	-10.0	-156	-5.6
Carroll	-605	-2.8	-544	-2.6	197	2.3
Cherokee	-963	-7.4	-954	-7.5	-171	-3.2
Crawford	154	0.9	211	1.3	-28	-0.4
Greene	-1,030	-9.9	-926	-9.2	-209	-5.0
Guthrie	-399	-3.5	-304	-2.7	-97	-2.1
Ida	-748	-9.5	-713	-9.3	-161	-5.0
Monona	-777	-7.8	-704	-7.2	-161	-3.8
Plymouth	137	0.6	167	0.7	503	5.4
Sac	-1,179	-10.2	-1,115	-9.9	-264	-5.6
Woodbury	-1,705	-1.6	-1,579	-1.6	-99	-0.3
Northwest TOTAL	-7,826	-3.3	-7,128	-3.1	-646	-0.7
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

Only one of the 11 counties in the Northwest Region experienced modest population and household growth: Plymouth County with a population growth of 137 or less than one percent and a faster rate of household growth of over five percent or 503 households. Crawford County experienced a small amount of population growth and a small decrease in the number of households, while Carroll County experienced a small

rate of household growth and a small rate of population decline. Population declines of approximately seven to 10 percent were registered in Audubon, Cherokee, Greene, Ida, Monona, and Sac Counties. Household declines of approximately three to six percent were registered in Audubon, Cherokee, Crawford, Ida, Monona, and Sac Counties.

Figure C-2 summarizes the job, population, and household gains by county within the Northwest Region over the 2000 to 2010 period.

Only Plymouth County experienced a growth in employment, population, and the number of households between 2000 and 2010. Crawford County experienced job and population growth but not household growth, while Carroll County experienced job growth and household growth but not population growth. All other counties in the Northwest Region experienced declines in population, household and employment.

Figure C-2: Summary of Historical Growth Conditions (2000 to 2010)

	<i>Job Gains</i>	<i>Population Gains</i>	<i>Household Gains</i>
Audubon			
Carroll	✓		✓
Cherokee			
Crawford	✓	✓	
Greene			
Guthrie			
Ida			
Monona			
Plymouth	✓	✓	✓
Sac			
Woodbury			
Source: Gruen Gruen + Associates.			

JOBS-TO-HOUSING BALANCE

Table C-5 summarizes the overall jobs-to-household balance for the Northwest Region in 2000 and 2010.

TABLE C-5				
Historical Jobs-to-Household Ratio in Northwest Region: 2000-2010				
	2000	2010	Change	Change
	#	#	2000-2010	2000-2010
			#	%
Jobs	147,110	143,363	-3,747	-2.5
Households	92,617	91,971	-646	-0.7
Jobs-to-Household Ratio	1.59	1.56	-0.03	-1.9
Sources: Bureau of Economic Analysis; U.S. Census Bureau; Gruen Gruen + Associates.				

In 2000, the total number of jobs in the Northwest Region exceeded the total number of households. The jobs-to-household ratio was a healthy 1.59 jobs per household. The total number of households declined less than the decline in jobs by 2010 so the jobs-to-household ratio changed very little to 1.56 for the region. Carroll County has the highest jobs-household ratio at 1.86. Guthrie and Monona Counties have lower jobs-household ratios at less than 1.2.

COMPONENTS OF HISTORICAL POPULATION GROWTH

Population by Age and Race

Table C-6 shows the distribution of the population by age category within the Northwest Region in 2000 and 2010.

TABLE C-6						
Population by Age Within Northwest Region: 2000 and 2010						
Age Cohort	2000		2010		Change 2000-2010	
	Population #	Population % of Total	Population #	Population % of Total	Population #	Shift Percentage Points
0-19 years	69,689	29.3	64,239	27.9	-5,450	-1.4
20-34 years	40,724	17.1	38,848	16.9	-1,876	-0.2
35-44 years	35,371	14.9	26,434	11.5	-8,937	-3.4
45-54 years	31,188	13.1	33,899	14.7	2,711	1.6
55-64 years	20,792	8.7	28,774	12.5	7,982	3.8
65-74 years	19,381	8.1	17,992	7.8	-1,389	-0.3
75+ years	20,914	8.8	20,047	8.7	-867	-0.1
NORTHWEST REGION TOTAL	238,059	100.0	230,233	100.0	-7,826	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

In 2000, the age cohort with the largest share of the population was the 0-19 age cohort with over 29 percent of the population. This was followed in descending order by the other age categories, except for the age 75 and older cohort, which comprised 8.8 percent of the total population in 2000. In 2010, the age cohorts shifted substantially, so that the largest downward shift was in the 35-44 years age category, shifting from nearly 15 percent of the population to 11.5 percent of the population by 2010. The 45-54 and 55-64 years age categories experienced upward shifts of 1.6 and 3.8 percentage points, respectively to a total of 27.2 percent in 2010. The share of the total population 65 years and above slightly declined by 0.4 percentage points to a total of 16.5 percent of the total population in 2010.

The median age for all counties in the region is 42 years or more except for Crawford County which has a median age of 38.4 years in 2010 and Woodbury County which has a median age of 35.1 years in 2010. As described in Figure C-3, the lower median ages in these counties correlate

with an increase in the Hispanic population in these counties, which in turn relate to jobs in the meat and poultry packing and processing, and other manufacturing activities. Figure C-3 illustrates the distribution of the population by age group in 2000 and 2010.

Figure C-3: Distribution of Population by Age

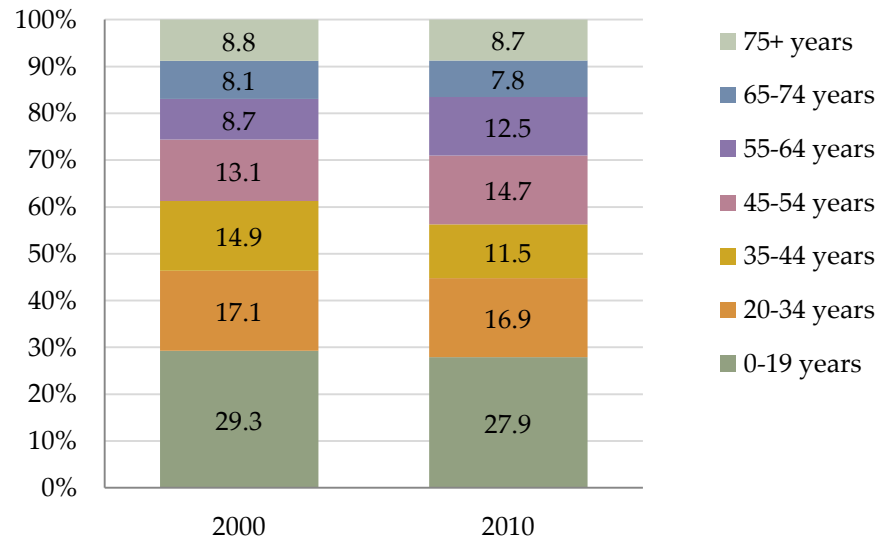


Table C-7 shows the race and Hispanic origin characteristics of the population in the Northwest Region in 2000 and 2010.

TABLE C-7						
Population by Race and Hispanic Origin within Northwest Region: 2000 and 2010						
	2000		2010		Change 2000-2010	
	Population #	Population % of Total	Population #	Population % of Total	Population #	Shift Percentage Points
Hispanic	12,060	5.1	20,285	8.8	8,225	3.7
Non-Hispanic:	225,999	94.9	209,948	91.2	-16,051	-3.7
White	216,867	91.1	198,738	86.3	-18,129	-4.8
Black	2,354	1.0	2,926	1.3	572	0.3
Asian	2,866	1.2	2,907	1.3	41	0.1
Other	3,912	1.6	5,377	2.3	1,465	0.7
NORTHWEST		100.0		100.0	-7,826	0.0
REGION TOTAL	238,059		230,233			
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The preponderance of the population of the Northwest Region continues to be non-Hispanic white. The non-Hispanic white population, however, declined by over 18,000 people or 4.8 percentage points to 86.3 percent in 2010 (compared to 91.1 percent in 2000), while persons of Hispanic origin increased by over 8,000 people or 3.7 percentage points. Small increases in black, Asian and other population groups of 2,078 in conjunction with the growth of the Hispanic population of 8,225 did not fully offset the population decline of non-Hispanic whites.

Within the Northwest Region, Crawford County has the largest Hispanic population at 24.2 percent, up from 8.7 percent of the total population of the County in 2000. In 2010, the Hispanic population in Woodbury County totaled 13.7 percent, up from 9.1 percent of the total population of the County in 2000. The proportion of Hispanics comprises less than two percent of the total population of the other counties in the Northwest Region.

HOUSEHOLD CHARACTERISTICS

Table C-8 shows the distribution of households by age category in the Northwest Region for 2000 and 2010.

TABLE C-8							
Distribution of Households by Age for Northwest Region: 2000 to 2010							
Age Groups	2000 #	2000 % of Total	2010 #	2010 % of Total	Change 2000-2010 #	Change 2000-2010 %	Shift in Proportion of Total 2000-2010 %
15-24 years	4,836	5.2	4,115	4.5	-721	-14.9	-0.8
25-34 years	13,452	14.5	12,782	13.9	-670	-5.0	-0.6
35-44 years	19,002	20.5	14,102	15.3	-4,900	-25.8	-5.2
45-54 years	17,550	18.9	19,011	20.7	1,461	8.32	1.7
55-64 years	11,972	12.9	16,931	18.4	4,959	41.4	5.5
65-74 years	11,955	12.9	11,236	12.2	-719	-6.0	-0.7
75+ years	13,850	15.0	13,794	15.0	-56	-0.4	0.0
Total	92,617	100.00	91,971	100.0	-646	-0.7	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.							

In 2000, the age category with the largest share of households was the 35-44 years category with 20.5 percent of the households in this category. This was followed closely by the 45-54 years age category with 18.9 percent of households in this category. Households, headed by a householder of 75 years or older, comprised 15 percent of the total households in 2000. By 2010, the age cohorts had shifted upwards and the two largest categories were the 45-54 years age category (at 20.7 percent of the total households) and the 55-64 years age category (at 18.4 percent of the total households). The proportion of households headed by a member 75 years or older remained the same at 15 percent of the total households in the Northwest Region.

Table C-9 summarizes the estimated distribution of households by income in the Northwest Region.

TABLE C-9			
Estimated Distribution of Households by Income in Northwest Region (Presented in Constant 2012 Dollars)			
Household Income (in \$2012)	2000 %	2010 %	Shift Percentage Points
Less than \$10,000	6.4	6.0	-0.3
\$10,000 to \$14,999	3.9	5.8	1.9
\$15,000 to \$24,999	11.3	11.2	-0.1
\$25,000 to \$34,999	11.5	11.7	0.2
Subtotal: Less than \$35,000	33.1	34.7	1.7
\$35,000 to \$49,999	16.9	17.0	0.0
\$50,000 to \$74,999	21.1	20.7	-0.4
\$75,000 to \$99,999	15.0	12.2	-2.8
Subtotal: \$35,000 to \$99,999	53.0	49.9	-3.2
\$100,000 to \$149,999	8.8	10.4	1.6
\$150,000 to \$199,999	2.8	2.9	0.1
\$200,000 or more	2.2	2.1	-0.1
Subtotal: \$100,000 or more	13.8	15.4	1.6
¹ Income ranges taken from Census and American Community Survey results are adjusted for inflation to current 2012 dollars, based on the Consumer Price Index for the Midwestern United States. Estimates of household distribution by income range are re-calculated assuming a normal distribution within each bracket.			
Sources: U.S. Census Bureau; Bureau of Labor Statistics; Gruen Gruen + Associates.			

In 2010, the average household income in the Northwest Region approximated \$59,800 (in inflation-adjusted 2012 dollars). Real average household income declined by approximately 4.5 percent between 2000 and 2010 from \$62,600. Approximately 35 percent of Northwest Region households have annual incomes of less than \$35,000. In 2010, approximately 50 percent of households fall within the middle-income brackets ranging from \$35,000 to \$99,999. In 2000, 53 percent of the households fell into this income range. Approximately 15 percent of households are estimated to have annual incomes exceeding \$100,000, up from 13.8 percent of households in these income brackets in 2000.

Table C-10 summarizes Northwest Region households by type of household for 2000 and 2010.

TABLE C-10						
Households by Type in Northwest Region						
	2000		2010		Change 2000 to 2010	
	#	%	#	%	#	Shift in Proportion of Total Percentage Points
Total Households	92,617	100.0	91,971	100.0	-646	
Family Households:	63,152	68.2	60,679	66.0	-2,473	-2.2
With Own Children 18 Years	29,880	32.2	26,631	29.0	-3,249	-3.2
Married Couple Families	51,819	56.0	47,625	51.8	-4,194	-4.2
With Own Children 18 Years	22,637	24.4	18,299	19.9	-4,338	-4.5
Female Householder, No Husband Present	7,916	8.5	8,758	9.5	842	-.0
With Own Children 18 Years	5,213	5.6	5,706	6.2	493	0.6
Nonfamily Households:	29,465	31.8	31,292	34.0	1,827	2.2
Householder Living Alone	25,331	27.4	26,635	29.0	1,304	1.6
Householder 65+ Years	12,340	13.3	11,838	12.9	-502	-0.4
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The Northwest Region decreased by approximately 646 households over the 2000 to 2010 period. The type of households has changed mirroring national trends and the contraction in traditional married couple families. The number of family households decreased by nearly 2,500, or as a proportion of total households, from 68 percent in 2000 to 66 percent in 2010. Within the family household category, the increase in the number of single parent families headed by a female increased by nearly 11 percent.

The increase in the number of nonfamily households largely offset the loss in family households. Nonfamily households increased by over 1,800 or about a six percent increase from about 32 percent of households to 34 percent in 2010. Of these nonfamily households, the number of single-person households grew by approximately 1,304 over the decade, increasing from 27 percent of households to 29 percent. The gap between the proportion of single-person households and the number of married couples with children households has significantly widened over the last decade as single-person households have significantly grown.

HOUSING STOCK CHARACTERISTICS AND CHANGE

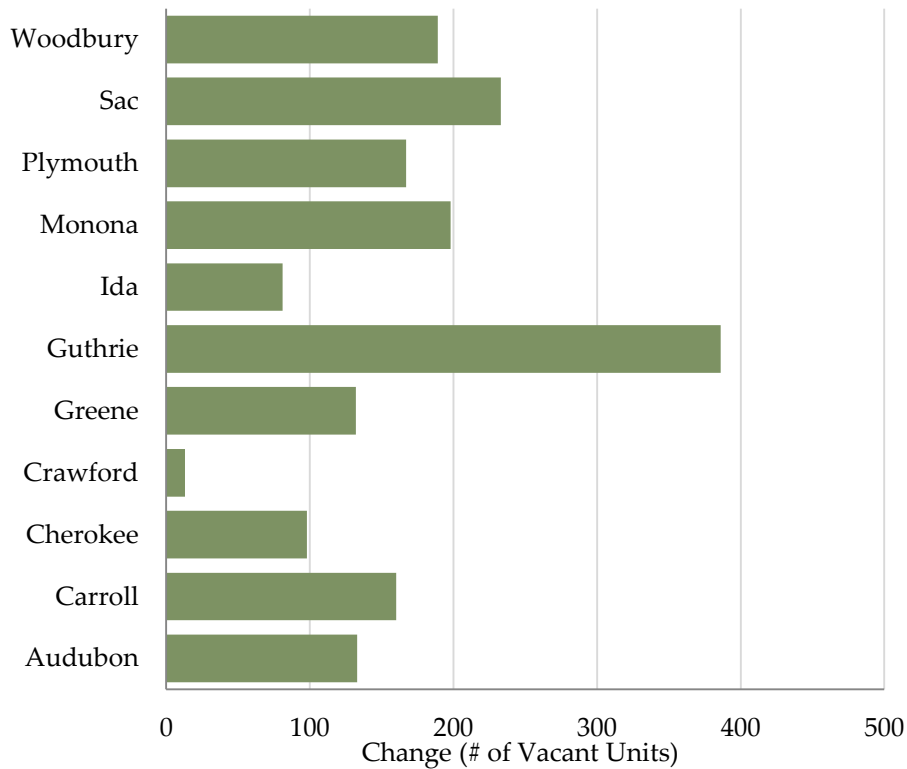
Table C-11 shows the number of total housing units, number of occupied units, and vacancy rate by county within the Northwest Region for 2000 and 2010.

TABLE C-11								
Number of Housing Units by County Within Northwest Region: 2000 and 2010								
COUNTY	2000 Total Number of Units #	2000 Occupied Units #	2000 Vacancy Rate %	2010 Total Number of Units #	2010 Occupied Units #	2010 Vacancy Rate %	Change in Total Number of Units 2000- 2010 #	Change in Vacancy Rate 2000-2010 Percentage Points
Audubon	2,995	2,773	7.4	2,972	2,617	11.9	-23	4.5
Carroll	9,019	8,486	5.9	9,376	8,683	7.4	357	1.5
Cherokee	5,850	5,378	8.1	5,777	5,207	9.9	-73	1.8
Crawford	6,958	6,441	7.4	6,943	6,413	7.6	-15	0.2
Greene	4,623	4,205	9.0	4,546	3,996	12.1	-77	3.1
Guthrie	5,467	4,641	15.1	5,756	4,544	21.1	289	6.0
Ida	3,506	3,213	8.4	3,426	3,052	10.9	-80	2.5
Monona	4,660	4,211	9.6	4,697	4,050	13.8	37	4.2
Plymouth	9,880	9,372	5.1	10,550	9,875	6.4	670	1.3
Sac	5,460	4,746	13.1	5,429	4,482	17.4	-31	4.3
Woodbury	41,394	39,151	5.4	41,484	39,052	5.9	90	0.5
TOTAL	99,812	92,617	7.2	100,956	91,971	8.9	1,144	1.7
Sources: U.S. Census Bureau; Gruen Gruen + Associates.								

Consistent with the primary location for jobs and population, Woodbury County contained the largest number of housing units comprising 41 percent of the inventory in 2000 and 2010. The total number of housing units in the Northwest Region increased by one percent or 1,144 units

from 2000 to 2010. Plymouth County (670 added units), Carroll County (357 added units), Guthrie County (289 added units), and Woodbury County (90 added units) account for almost all of the growth in housing units.

Figure C-4: Change in Vacant Housing Units (2000 to 2010)



The number of occupied units decreased by 646, resulting in an increase in the overall vacancy rate from 7.2 percent in 2000 to 8.9 percent by 2010. The counties with the three lowest vacancy rates – Carroll, Crawford, and Plymouth – were the communities which experienced growth in jobs and/or population and household growth between 2000 and 2010. Woodbury County with the largest population and employment base had the lowest vacancy rate in the Northwest Region. The counties of Sac, Monona, Greene, Audubon, and Ida, which experienced population declines of approximately eight to 10 percent, registered increases in vacancy rates to approximately seven to 11 percent. Guthrie County whose population declined by 3.5 percent and whose unemployment rate of seven percent ranked second highest of the 11 counties in 2010, had the highest vacancy rate of 21 percent. Figure C-4 illustrates the change in vacant housing units.

Table C-12 shows the proportion of households by tenure and age of household in the Northwest Region in 2000 and 2010.

TABLE C-12

Households by Tenure in the Northwest Region: 2000 and 2010

		2000			2010		
		Owner-Occupied	Renter-Occupied	Total Households	Owner-Occupied	Renter-Occupied	Total Households
Age Category	Percent %	Percent %	Percent %	Percent %	Percent %	Percent %	Percent %
15-24	24.1	75.9	100.0	24.7	75.3	100.0	
25-34	55.5	44.5	100.0	56.2	43.8	100.0	
35-44	72.8	27.2	100.0	70.5	29.5	100.0	
45-54	79.8	20.2	100.0	77.1	22.9	100.0	
55-64	84.3	15.7	100.0	82.7	17.3	100.0	
65-74	85.2	14.8	100.0	83.8	16.2	100.0	
75+	76.5	23.5	100.0	75.2	24.8	100.0	
TOTAL	72.7	27.3	100.0	72.4	27.6	100.0	
Sources: U.S. Census Bureau; Gruen Gruen + Associates.							

In both 2000 and 2010, the share of households that were owner-occupied versus renter-occupied remained about the same. In 2010, 72 percent of housing units were owner-occupied while 28 percent of households rented their housing units. As would be expected younger-aged households (under the age of 34 years) made up a significant share of renter occupied households. Between the ages of 35 years and 74 years the proportion of owner-occupied households rises with each age category until age 75 and older when the share of owner-occupied households declines slightly and the share of renter-occupied households increases.

As summarized in Table C-13, in 2010, 81 percent of the housing stock of the Northwest Region was comprised of detached single-family housing units. Attached and multifamily housing units are estimated to have comprised approximately 19 percent of the housing stock in 2010.

TABLE C-13		
Estimated Distribution of Northwest Region Housing Stock by Type and Number of Units ¹		
	2010 # Units	2010 % of Units
Single-Family Detached	74,343	80.8
Single-Family Attached	1,270	1.4
Multifamily (2 units)	2,139	2.3
Multifamily (3-4 units)	2,898	3.2
Multifamily (5-9 units)	2,001	2.2
Multifamily (10 + units)	6,130	6.7
Mobile Home and Other	3,215	3.5
Total	91,997	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

As Table C-14 shows, more than 30 percent of housing units in the Northwest Region are estimated to have been built prior to 1940, suggesting that roughly one-third of the housing inventory is now greater than 70 years in age. Approximately six percent of units have been built since 2000, and an additional nine percent built since 1990. Approximately 51 percent of the Northwest Region's housing units were originally built between 1940 and 1980.

TABLE C-14		
Estimated Distribution of Northwest Region Housing Stock by Year Built ¹		
Year Built	2010 # Units	2010 % of Units
2000 or later	5,838	6.3
1990 to 1999	8,204	8.9
1980 to 1989	6,147	6.7
1960 to 1979	23,888	25.9
1940 to 1959	16,782	18.2
1939 or earlier	31,244	33.9
Total	92,103	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

Table C-15 shows the distribution of the value of owner-occupied housing for the Northwest Region for 2000 and 2010.

Table C-15				
Number of Owner-Occupied Units by Value of Units for Northwest Region: 2000 and 2010				
Value of Owner-Occupied Housing Units	2000 #	2010 #	Change 2000-2010	
			#	%
Less than \$50,000	15,437	10,907	-4,530	-29.3
\$50,000-\$79,999	17,294	14,894	-2,400	-13.9
\$80,000-\$99,999	8,503	9,728	1,225	14.4
\$100,000-\$149,999	7,882	14,372	6,490	82.3
\$150,000+	4,718	17,139	12,421	263.3
Total	53,834	67,040	13,206	24.5
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

The numbers of housing units in the Northwest Region decreased in the lower value ranges and increased in the higher value ranges from 2000 to 2010. Even so, approximately 10,900 units or 16 percent of the owner-occupied stock was valued at less than \$50,000 in 2010. Nearly 14,900 units or 22 percent of the occupied housing stock was valued from \$50,000 to \$80,000, while another approximately 9,700 units or 15 percent were valued between \$80,000 and \$100,000 in 2010. Accordingly, 35,529 units or more than one-half the owner-occupied housing stock in the Northwest Region was valued at less than \$100,000 in 2010. An additional 14,372 owner-occupied units or 21 percent of the stock was valued from \$100,000 to \$150,000, while the balance of 17,139 or 26 percent of the owner-occupied housing stock was valued at \$150,000 or above in 2010.

Table C-16 shows the gross rent (unadjusted for inflation) for occupied units for the Northwest Region in 2000 and 2010.

TABLE C-16				
Number of Occupied Rental Units by Monthly Rent in the Northwest Region: 2000 and 2010				
Monthly Rent	2000 #	2010 #	Change 2000-2010 #	Change 2000-2010 %
Less than \$200	2,013	486	-1,527	-75.9
\$200 to \$299	2,953	1,742	-1,211	-41.0
\$300 to \$399	4,396	2,525	-1,871	-42.6
\$400 to \$499	4,079	4,289	210	5.1
\$500 to \$599	3,481	4,883	1,402	40.3
\$600 to \$699	2,176	3,525	1,349	62.0
\$700 to \$799	1,137	1,812	675	59.4
\$800 to \$899	534	1,781	1,247	233.5
\$900 to \$999	156	599	443	284.0
\$1,000 to \$1,249	181	484	303	167.4
\$1,250 to \$1,499	95	213	118	124.2
\$1,500 or more	221	328	107	48.4
No cash rent	1,828	2,343	515	28.2
Total	23,250	25,010	1,760	7.6
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

In 2000, 4,966 units or 21 percent of the Northwest Region rental stock were occupied at rents of under \$300 per month. The amount of units at these low rents declined to 2,228 units or about nine percent of the 2010 rental stock. In 2000, another 11,956 units or 51 percent of the rental stock were occupied for rents from \$300 to \$600 per month. The figures are reasonably comparable for 2010 with 11,697 or 47 percent of the rental stock renting for \$300 to \$600 per month. In 2000, 3,847 units (17 percent of the rental stock) were occupied for monthly rents from \$600 to \$900. In 2010, the number of units rented in this price range increased by 3,271 or 85 percent to 7,118 units. The number of units occupied at rents above \$900 per month increased by 971 units, from a total of 653 units or three percent of the total rental stock in 2000 to 1,642 units or about six percent of the total rental stock in 2010. The number of units occupied for no cash rent increased by 28 percent to 2,343 or nine percent of the 2010 rental stock.

PUBLIC MEETINGS AND FOCUS GROUPS

The planning team conducted five meetings in two locations in the Northwest Region on July 23, 2012:

- Sioux City – 13 participants
 1. Focus Group: Public and Nonprofit Sector Housing Professionals
 2. Focus Group: Private Sector Housing Professionals
- Carroll – 26 participants
 3. Focus Group: Public and Nonprofit Sector Housing Professionals
 4. Focus Group: Private Sector Housing Professionals
 5. Public Discussion (for general public)

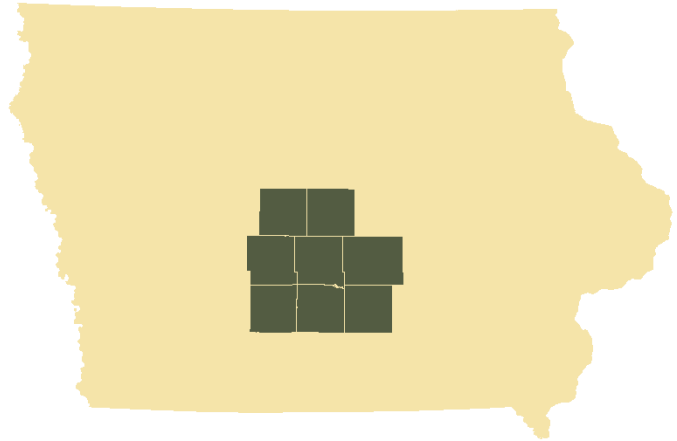
Prominent themes from the Northwest regional meetings are below, starting with the most frequently mentioned.

- Workforce housing shortage: Jobs are available but there is nowhere to house the workers
- Rehabilitation needed: Many homes need rehab but are not getting it
- Rental shortage: Particularly for single-family and townhomes
- Affordable housing shortage
- Housing assistance programs perceived as cumbersome, complicated
- Options for seniors needed: Allowing seniors to downsize can open up needed units for families
- Speculative housing construction is rare
- Rural Areas at disadvantage for housing programs: Rules are often created with cities in mind, or are difficult for smaller towns to sort out

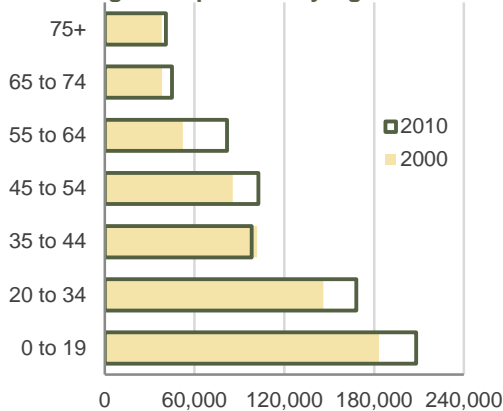
CENTRAL REGION

The population, household, and employment base of the Central Region experienced moderate growth over the 2000-2010 decade. Finance, Insurance, and Real Estate, Health Care, and Retail Trade represent the largest components of the regional employment base. Despite job gains, the unemployment rate increased from 2.1 to 6.1 percent by 2010. Although aging, the region experienced strong growth in younger-aged residents. The 45-54 and 55-64 age cohorts, however, grew the fastest over the 2000-2010 decade.

The cost-burden rate for renters increased to nearly 50 percent by 2010.



Central Region Population by Age



The 2000-2010 Decade

	2000 #	2010 #	Change #	Growth Central	Growth State
Population	645,511	744,678	99,167	15.2%	4.1%
Households	251,193	291,717	40,524	16.1%	6.3%
Housing Units	263,938	313,087	49,149	18.6%	8.4%
Labor Force	369,790	409,170	39,380	10.6%	4.3%
Nonfarm Employment	455,717	495,050	39,333	8.6%	2.8%
Farm Employment	9,489	7,522	-1,967	-20.7%	-15.9%

Population Change over the 2000-2010 Decade

	Central		State of Iowa	
Hispanics	20,747	97.3%	69,071	83.7%
Other Minorities	22,394	50.6%	60,181	45.1%
Non-Hispanic Whites	56,026	9.7%	-9,221	-0.3%

Composition of Employment (2010)

	Central	State
Financial Activities	13.4%	6.9%
Health Care	11.6%	13.5%
Retail Trade	11.1%	11.8%

Unemployment Conditions

	Central		State of Iowa	
	2000	2010	2000	2010
Unemployed Workers	8,770	24,950	44,800	104,800
Unemployment Rate	2.4%	6.1%	2.8%	6.3%

Housing Cost-Burden Rates

	Central	State
2000:		
Homeowners	16.5%	14.2%
Renters	35.4%	34.1%
2010:		
Homeowners	22.7%	19.8%
Renters	47.3%	45.9%

Change in Households over the 2000-2010 Decade

	Central		State of Iowa	
Family Households	21,733	13.1%	20,350	2.6%
Non-Family Households	18,791	22.0%	51,950	13.7%
Households w/ Children	8,477	10.4%	-14,035	-3.9%
1 or 2-person Households	26,648	17.2%	71,403	9.9%

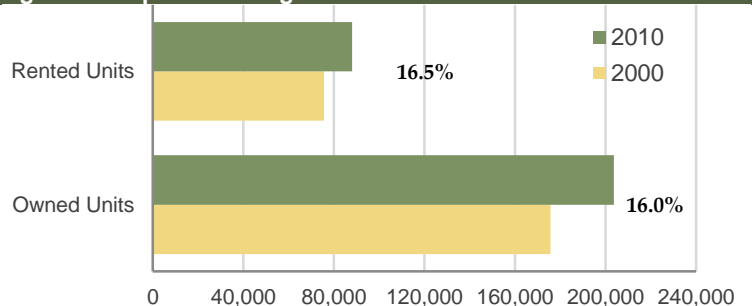
Household Income (\$2012)

	Central	State
Avg. Household Income	\$71,200	\$64,100
Below \$35,000	29.8%	33.9%
\$35,000 to \$99,999	47.6%	48.4%
\$100,000 and Above	22.7%	17.7%

Noteworthy Facts (2010)

	Central	State
Jobs-to-Household Ratio	1.72	1.60
Housing Vacancy Rate	6.8%	8.6%
Avg. Household Size	2.47	2.41

Change in Occupied Housing Stock

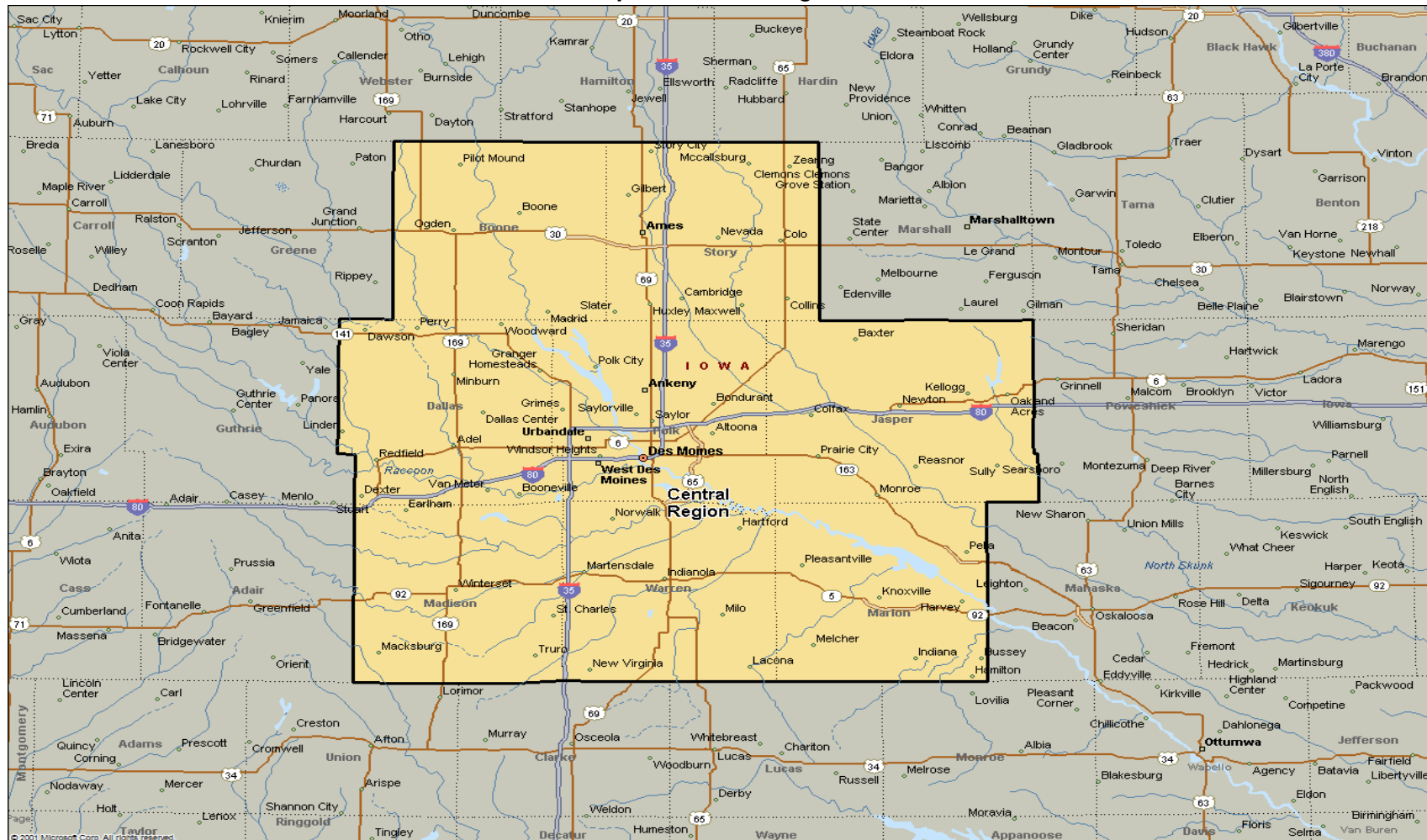


Appendix D: Central Region Trends and Conditions

INTRODUCTION

The Central Region consists of eight counties encompassing the Central Iowa Regional Transportation Planning Alliance and the Des Moines Area Metropolitan Planning Organization. Polk County with a population of nearly 375,000 comprises 58 percent of the total population within the Central Region. The largest city within Polk County and the Central Region is Des Moines, with a population of over 203,000. Story County is the second largest county in the region with a population of nearly 80,000. The largest city in Story County is Ames with a population of nearly 59,000. Map D-1 illustrates the counties and major cities included in the Central Region.

Map D-1: Central Region



ECONOMIC BASE

Table D-1 summarizes changes in employment, labor force, and the unemployment rate in the Central Region between 2000 and 2010.

TABLE D-1					
Change in Employment, Labor Force, and Unemployment Rate in Central Region: 2000-2010					
	2000 #	2010 #	Change #	Change %	Average Annual Growth Rate %
Farm Employment	9,489	7,522	-1,967	-20.7	-2.3
Nonfarm Employment	455,717	495,050	39,333	8.6	0.8
Total Employment	465,206	502,572	37,366	8.0	0.8
Total Civilian Labor Force	369,790	409,170	39,380	10.6	1.0
Unemployed	8,770	24,950	16,180	184.5	11.0
Unemployment Rate (%)	2.4	6.1	3.7		
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.					

Total employment in the Central Region increased by eight percent between 2000 and 2010, or over 37,000 jobs to 495,000 jobs. Farm employment which makes up a small share of overall employment declined by nearly 2,000 jobs or about 21 percent. Nonfarm employment increased by 39,300 jobs or over eight percent. The civilian labor force kept pace with growth in nonfarm employment expanding by over 39,000 jobs for nearly an 11 percent gain. The number of unemployed residents increased from 2.4 percent in 2000 to 6.1 percent in 2010.

The Central Region's largest employers are primarily concentrated in finance and insurance, educational services, health services, business services and accommodations and food services. The largest employers in the region include:

- Blank Children's Hospital (Healthcare);
- Mercy Medical Center (Healthcare);
- Principal Financial Group (Finance and Insurance)
- Pella Regional Health Center (Healthcare); and
- Iowa State University (Educational Services).

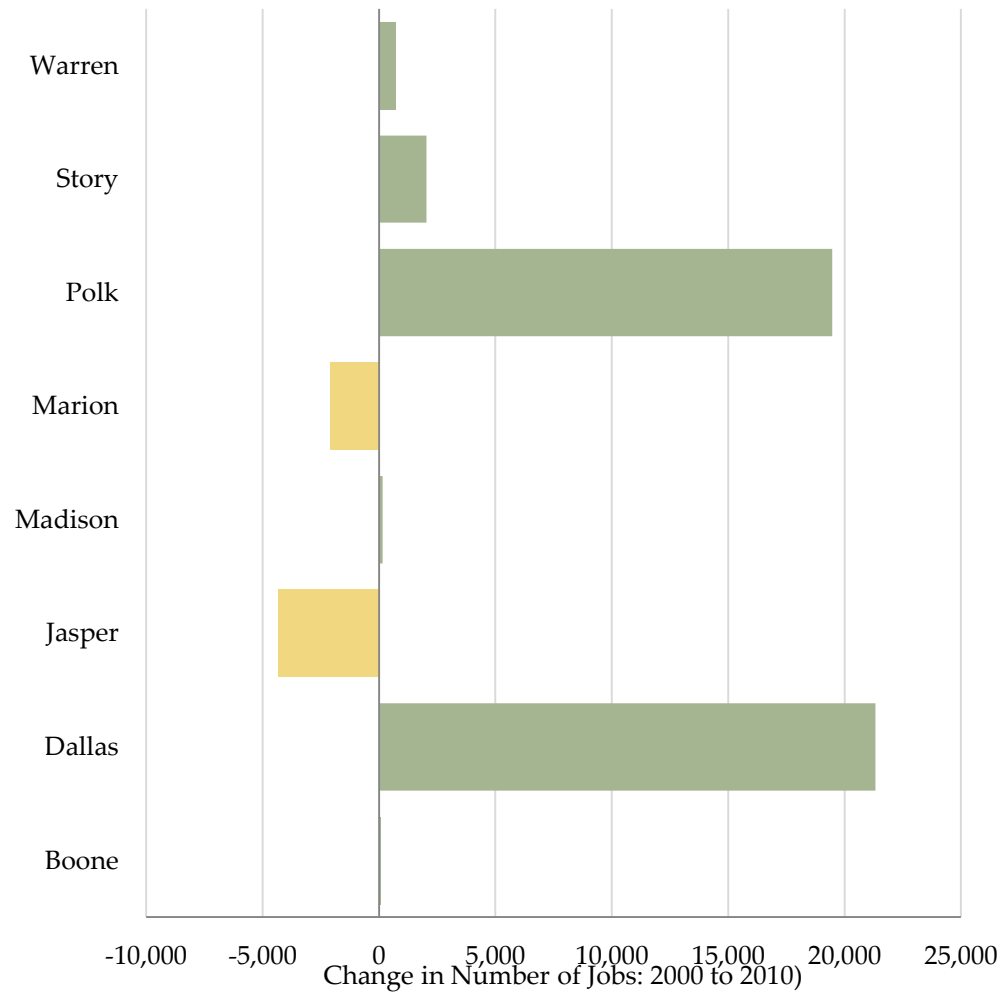
Table D-2 shows the total employment, farm employment, labor force participation, and unemployment rate by county within the Central Region in 2000 and 2010.

TABLE D-2								
Historical Employment and Labor Force by County Within Central Region: 2000 and 2010								
	2000				2010			
County	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %
Boone	13,558	928	14,680	2.3	13,624	841	15,400	5.8
Dallas	18,303	1,170	23,700	2.1	39,625	1,009	36,500	4.9
Jasper	20,704	1,467	19,910	2.6	16,395	1,087	17,320	8.5
Madison	6,484	1,203	7,700	3.9	6,634	946	8,300	7.2
Marion	23,773	1,182	17,700	2.4	21,672	865	17,150	6.4
Polk	314,367	933	216,000	2.5	333,831	718	239,700	6.3
Story	53,650	1,166	46,500	1.9	55,688	1,005	48,900	4.7
Warren	14,367	1,440	23,600	2.1	15,103	1,051	25,900	6.2
TOTAL	465,206	9,489	369,790	2.4	502,572	7,522	409,170	6.1
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.								

Polk County comprises 66 percent of the region's employment with nearly 334,000 jobs and 59 percent of the region's labor force with 239,700 members. Story County is the second largest area with nearly 56,000 jobs and nearly 49,000 members in the labor force. Employment increases occurred in six of the eight counties with Dallas accounting for 57 percent of the net job gains in the region (an increase of 21,322 jobs). The tremendous growth in the City of West Des Moines accounts for the fast growth in Dallas County. The Dallas County non-farm employment grew from approximately 13,000 jobs in 2000 to 31,000 jobs by 2010. This equates to an extremely high average annual growth rate of nine percent. Polk County also grew by over 19,000 jobs but off a larger job base, so its rate of gain was much smaller than for Dallas County. Gains in employment were primarily in healthcare, educational services, finance and insurance, administrative, support and waste management, and professional, scientific and technical services. Two counties experienced job losses with the biggest losses occurring in Jasper County (a decline of 4,300 jobs). The unemployment rate increased in all counties but the counties with the highest unemployment rate in 2010 included Jasper which lost a significant number of jobs and Madison which although it did not lose jobs had a large increase in the civilian labor force.

Figure D-1 illustrates the change in employment for each county over the 2000 to 2010 period.

Figure D-1: Change in Total Employment by County (2000 to 2010)



HISTORICAL POPULATION AND HOUSEHOLD TRENDS

Total Population and Households

Table D-3 summarizes population, household population, number of households, and average household size by county for 2000 and 2010.

TABLE D-3								
Historical Population and Households Within Central Region: 2000 and 2010								
County	2000				2010			
	Total Population #	Household Population #	Households #	Average Household Size	Total Population #	Household Population #	Households #	Average Household Size
Boone	26,224	25,264	10,374	2.4	26,306	25,538	10,728	2.4
Dallas	40,750	40,291	15,584	2.6	66,135	65,619	25,240	2.6
Jasper	37,213	35,543	14,689	2.4	36,842	35,194	14,806	2.4
Madison	14,019	13,720	5,326	2.6	15,679	15,487	6,025	2.6
Marion	32,052	30,097	12,017	2.5	33,309	31,616	12,723	2.5
Polk	374,601	365,671	149,112	2.5	430,640	421,284	170,197	2.5
Story	79,981	70,369	29,383	2.4	89,542	81,368	34,736	2.3
Warren	40,671	38,956	14,708	2.7	46,225	44,483	17,262	2.6
CENTRAL REGION TOTAL	645,511	619,911	251,193	2.5	744,678	720,589	291,717	2.5
Sources: U.S. Census Bureau; Gruen Gruen + Associates								

The Central Region's population increased by over 99,000 people or 15.3 percent, from 645,511 in 2000 to 744,678 in 2010. The household population also increased by a slightly larger amount of 100,700 people or 16.2 percent over the decade. The total numbers of households increased by 40,500 to nearly 292,000 households in 2010. Average household size for the region remained stable at about 2.5 persons per household with Warren, Dallas, and Madison Counties having larger average household sizes than the other counties in the region.

Table D-4 shows the change in population and households in the Central Region over the 2000 to 2010 period.

TABLE D-4						
Change in Population and Households Within Central Region: 2000-2010						
County	Total Population #	Total Population %	Household Population #	Household Population %	Households #	Households %
Boone	82	0.3	274	1.1	354	3.4
Dallas	25,385	62.3	25,328	62.9	9,656	62.0
Jasper	-371	-1.0	-349	-1.0	117	0.8
Madison	1,660	11.8	1,767	12.9	699	13.1
Marion	1,257	3.9	1,519	5.0	706	5.9
Polk	56,039	15.0	55,613	15.2	21,085	14.1
Story	9,561	12.0	10,999	15.6	5,353	18.2
Warren	5,554	13.7	5,527	14.2	2,554	17.4
CENTRAL REGION TOTAL	99,167	15.4	100,678	16.2	40,524	16.1
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

Other than Jasper County, all remaining seven counties in the Central Region experienced population and household growth. Polk County experienced the largest amount of change but Dallas County experienced the fastest rate of growth. Of the total population and household growth, Polk and Dallas Counties comprised 82 percent of the increase in population and 76 percent of the increased in households.

Figure D-2 summarizes the job, population, and household gains by county over the 2000 to 2010 period.

The Central Region exhibited strong performance over the 2000 to 2010 decade. Other than Jasper and Marion Counties, all remaining counties experienced job growth and population gains. All counties including Jasper and Marion (which experienced job declines) experienced an increase in the number of households. A Greater Des Moines Regional Workforce Analysis prepared by the Iowa Workforce Development shows that the greater Des Moines commuting area extends well into Jasper and Marion Counties so even though those counties did not gain jobs, the gain in households was stimulated by the growth of jobs in the major employment areas in Polk County.

Figure D-2: Summary of Historical Growth Conditions (2000 to 2010)

<i>County</i>	<i>Job Gains</i>	<i>Population Gains</i>	<i>Household Gains</i>
Boone	✓	✓	✓
Dallas	✓	✓	✓
Jasper			✓
Madison	✓	✓	✓
Marion		✓	✓
Polk	✓	✓	✓
Story	✓	✓	✓
Warren	✓	✓	✓
Source: Gruen Gruen + Associates.			

JOB-TO-HOUSING BALANCE

Table D-5 summarizes the overall jobs-to-household balance in the Central Region in 2000 and 2010.

TABLE D-5				
Historical Jobs-to-Household Ratio in Central Region: 2000-2010				
	2000	2010	Change	Change
	#	#	2000-2010	2000-2010
			#	%
Jobs	465,206	502,572	37,366	8.0
Households	251,193	291,717	40,524	16.1
Jobs-to-Household Ratio	1.85	1.72	-0.13	-7.0
Sources: Bureau of Economic Analysis; U.S. Census Bureau.				

In 2000, the total number of jobs in the Central Region exceeded the total number of number of households. The jobs-to-household ratio was a high ratio of 1.85 in 2000. The total number of jobs grew at a slight lesser amount than the grown in households so the job-to-households ratio declined to a still healthy 1.72 in 2010.

COMPONENTS OF HISTORICAL POPULATION GROWTH

Population by Age and Race

Table D-6 shows the distribution of the population by age category within the Central Region in 2000 and 2010. In both 2000 and 2010, the age cohort with the largest share of households was the 0-19 age cohort representing about 28 percent of the population. This is expected given that the Central Region has nearly a quarter of the population in working age (and childbearing) years between 20 and 34.

Figure D-3: Distribution of Population by Age

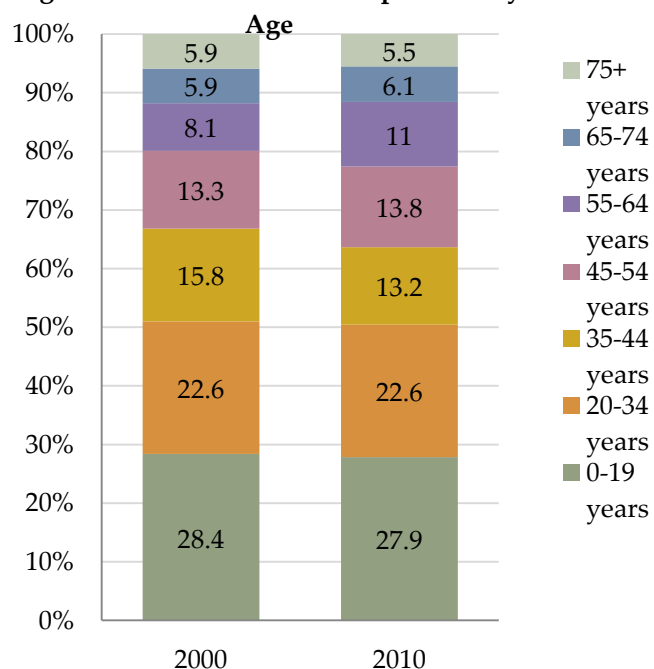


TABLE D-6				
Central Region Population by Age: 2000 and 2010				
Age Cohort	2000 Population #	2010 Population #	Change 2000 - 2010	
			#	Shift Percentage Points
0-19 years	183,181	208,025	24,844	-0.5
20-34 years	146,102	167,994	21,892	0.0
35-44 years	101,808	98,315	-3,493	-2.6
45-54 years	85,692	102,685	16,993	0.5
55-64 years	52,273	81,738	29,465	2.9
65-74 years	38,292	45,034	6,742	0.1
75+ years	38,163	40,887	2,724	-0.4
CENTRAL REGION TOTAL	645,511	744,678	99,167	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

The higher proportion of working age adults in the Central Region is commensurate with its dominance as an employment center resulting in positive net migration in the region. The next largest age group which will shift into higher age cohorts in the coming decade is the Baby Boomer generation. This group pushed into the 45-54 years and 55-64 years categories between 2000 and 2010 and will shift upward the proportion of the population in the 65+ years' age category by 2020. Figure D-3 illustrates the distribution of the population by age group in 2000 and 2010.

Table D-7 shows the race and Hispanic origin characteristics of the population in the Central Region in 2000 and 2010.

TABLE D-7						
Population by Race and Hispanic Origin Within Central Region: 2000 and 2010						
	2000		2010		Change 2000-2010	
	Population #	Population % of Total	Population #	Population % of Total	Population #	Shift Percentage Points
Hispanic	21,323	3.3	42,070	5.7	20,747	2.4
Non-Hispanic:	624,188	96.7	702,608	94.4	78,420	-2.4
White	579,937	89.8	635,963	85.4	56,026	-4.4
Black	20,231	3.1	29,494	4.0	9,263	0.8
Asian	14,845	2.3	23,068	3.1	8,223	0.8
Other	9,175	1.4	14,083	1.9	4,908	0.5
CENTRAL REGION TOTAL	645,511	100.0	744,678	100.0	99,167	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The majority of the population in the Central Region continues to be non-Hispanic White. The non-Hispanic white population while growing by over 56,000 people did decline by four percent in its proportion of the total population within the Central Region between 2000 and 2010. This decline was offset by a more than two percentage point upward shift in the proportion of the Hispanic population from three percent to nearly six percent of the population. Small increases also occurred in the black, Asian, and other population groups over the decade.

HOUSEHOLD CHARACTERISTICS

Table D-8 shows the distribution of households by age category in the Central Region for 2000 and 2010.

TABLE D-8							
Distribution of Households by Age for Central Region: 2000 to 2010							
Age Groups	2000 #	2000 % of Total	2010 #	2010 % of Total	Change 2000-2010 #	Change 2000-2010 %	Shift in Proportion of Total 2000-2010 %
15-24 years	18,896	7.5	20,672	7.1	1,776	9.4	-0.4
25-34 years	47,650	19.0	54,814	18.8	7,164	15.0	-0.2
35-44 years	55,989	22.3	53,540	18.4	-2,449	-4.4	-3.9
45-54 years	49,325	19.6	57,965	19.9	8,640	17.5	0.2
55-64 years	30,814	12.3	48,639	16.7	17,825	57.9	4.4
65-74 years	24,301	9.7	28,344	9.7	4,043	16.6	0.0
75+ years	24,218	9.6	27,743	9.5	3,525	14.6	-0.1
Total	251,193	100.0	291,717	100.0	40,524	16.1	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.							

In 2000, the age category with the largest share of households was the 35-44 years category with 22 percent of households. This was followed closely by the 45-54 years age category with nearly 20 percent in this category. As the Baby Boomer population continues to age, the age of households has continued to shift upward. The largest shift in the proportion of households was in the 55-64 years age group. The proportion of households in this age group shifted upwards by four percentage points from 12 percent in 2000 to nearly 17 percent by 2010.

Table D-9 summarizes the estimated distribution of households by annual income in the Central Region.

TABLE D-9			
Estimated Distribution of Households by Income in Central Region (Presented in Constant 2012 Dollars)			
Household Income (in \$2012)	2000 %	2010 %	Shift Percentage Points
Less than \$10,000	5.1	5.1	0.0
\$10,000 to \$14,999	3.0	4.2	1.2
\$15,000 to \$24,999	8.5	10.2	1.7
\$25,000 to \$34,999	9.2	10.3	1.2
Subtotal: Less than \$35,000	25.8	29.8	4.1
\$35,000 to \$49,999	14.3	14.9	0.5
\$50,000 to \$74,999	20.6	18.9	-1.7
\$75,000 to \$99,999	16.9	13.8	-3.1
Subtotal: \$35,000 to \$99,999	51.8	47.6	-4.3
\$100,000 to \$149,999	13.4	13.8	0.3
\$150,000 to \$199,999	5.2	5.2	0.0
\$200,000 or more	3.8	3.7	-0.1
Subtotal: \$100,000 or more	22.4	22.7	0.2
¹ Income ranges taken from Census and American Community Survey results are adjusted for inflation to current 2012 dollars, based on the Consumer Price Index for the Midwestern United States. Estimates of household distribution by income range are re-calculated assuming a normal distribution within each bracket.			
Sources: U.S. Census Bureau; Bureau of Labor Statistics; Gruen Gruen + Associates.			

In 2010, the average annual household income in the Central Region approximated \$71,200 (in inflation-adjusted 2012 dollars). Real average household income declined by approximately 5.6 percent between 2000 and 2010 from \$75,400. The majority of households in the Central Region are in the middle-income brackets between \$35,000 and \$99,999. Between 2000 and 2010, the proportion in this income group declined slightly from nearly 52 percent to just under 48 percent. Approximately 30 percent of households are estimated to have annual incomes of less

than \$35,000, up from nearly 26 percent of households in these income brackets in 2000. Approximately 19 percent of households have annual incomes between \$100,000 and \$199,999, a significantly higher proportion than other regions in Iowa.

Table D-10 summarizes Central Region households by type of household for 2000 and 2010.

TABLE D-10						
Households by Type: Central Region						
	2000		2010		Change 2000 to 2010	
	#	%	#	%	#	Shift in Proportion of Total Percentage Points
Total Households	251,193	100.0	291,717	100.0	40,524	
Family Households	165,887	66.0	187,620	64.3	21,733	-1.7
With Own Children 18 Years	81,157	32.3	89,634	30.7	8,477	-1.6
Married Couple Families	135,046	53.4	147,698	50.6	12,652	-2.8
With Own Children 18 Years	61,940	24.7	65,073	22.3	3,133	-2.4
Female Householder, No Husband Present	22,698	9.0	28,180	9.6	5,482	0.6
With Own Children 18 Years	14,601	5.8	17,861	6.1	3,260	0.3
Nonfamily Households	85,306	34.0	104,097	35.7	18,791	1.7
Householder Living Alone	67,200	26.8	79,534	27.3	12,334	0.5
Householder 65+ Years	22,616	9.0	25,309	8.7	2,693	-0.3
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The Central Region increased by approximately 40,500 households over the 2000 to 2010 period. The growth in households was fairly evenly split between family and nonfamily households. Of the increase in family households, only 14 percent or approximately 3,100 households were comprised of traditional married couple with children households. For nonfamily households, approximately two-thirds of the increase or over 12,000 households were single-person households.

HOUSING STOCK CHARACTERISTICS AND CHANGE

Table D-11 shows the total number of housing units, number of occupied units, and vacancy rate by county within the Central Region for 2000 and 2010.

Table D-11								
Number of Housing Units by County Within Central Region: 2000 and 2010								
COUNTY	2000 Total Number of Units #	2000 Occupied Units #	2000 Vacancy Rate %	2010 Total Number of Units #	2010 Occupied Units #	2010 Vacancy Rate %	Change in Total Number of Units 2000- 2010 #	Change in Vacancy Rate 2000-2010 Percentage Points
Boone	10,968	10,374	5.4	11,756	10,728	8.7	788	3.3
Dallas	16,529	15,584	5.7	27,260	25,240	7.4	10,731	1.7
Jasper	15,659	14,689	6.2	16,181	14,806	8.5	522	2.3
Madison	5,661	5,326	5.9	6,554	6,025	8.1	893	2.2
Marion	12,755	12,017	5.8	13,914	12,723	8.6	1159	2.8
Polk	156,447	149,112	4.7	182,262	170,197	6.6	25,815	1.9
Story	30,630	29,383	4.1	36,789	34,736	5.6	6,159	1.5
Warren	15,289	14,708	3.8	18,371	17,262	6.0	3,082	2.2
TOTAL	263,938	251,193	4.8	313,087	291,717	6.8	49,149	2.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.								

Consistent with primary location for jobs and population, Polk County contained the largest number of housing units comprising nearly 60 percent in both 2000 and 2010. The total number of housing units increased in the Central Region by 18.6 percent or over 49,000 units from 2000 to 2010. Approximately one-half of the increase in the inventory occurred in Polk County. Another 22 percent of the inventory increase or 10,700 units occurred in Dallas County. Between 2000 and 2010, Dallas County added more than twice the number of jobs as added households or housing units. This resulted in Dallas County having the highest jobs to household ratio of 1.57 by 2010 (up from 1.1 in 2000). Figure D-4 illustrates the change in vacant housing units.

Figure D-4: Change in Vacant Housing Units

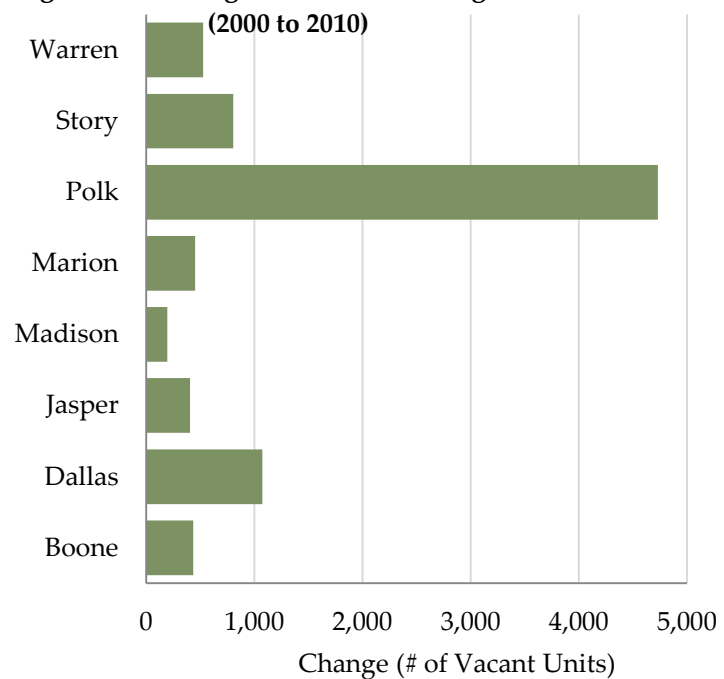


Table D-12 shows the proportion of households by tenure and age of household in the Central Region in 2000 and 2010.

TABLE D-12						
Households by Tenure in the Central Region: 2000 and 2010						
2000				2010		
Owner-Occupied		Renter-Occupied	Total Households	Owner-Occupied	Renter-Occupied	Total Households
Age Category	Percent %	Percent %	Percent %	Percent %	Percent %	Percent %
15-24	18.2	81.8	100.0	15.0	85.0	100.0
25-34	55.5	44.5	100.0	55.7	44.3	100.0
35-44	74.4	25.6	100.0	74.2	25.8	100.0
45-54	81.7	18.3	100.0	79.1	20.9	100.0
55-64	84.4	15.6	100.0	83.5	16.5	100.0
65-74	83.3	16.7	100.0	84.2	15.8	100.0
75+	72.2	27.8	100.0	72.1	27.9	100.0
TOTAL	69.9	30.1	100.0	69.8	30.2	100.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

In both 2000 and 2010, the share of households that were owner-occupied versus renter-occupied remained about the same at nearly 70 percent owner-occupied and 30 percent renter occupied. Renter-occupied households make up a significant share of households for households under the age of 34 years. Between the ages of 35 and 74 years the proportion of owner-occupied households increases with each category, although at a slightly less proportion of households in 2010 than in 2000. Homeownership rates between the ages of 35 and 74 years ranges from 74 percent to 84 percent depending on the specific age group. Above the age of 75, the proportion of households that are owner-occupied declines slightly to 72 percent.

Table D-13 summarizes the housing stock by type and number of units in the Central Region.

TABLE D-13		
Estimated Distribution of Central Region Housing Stock by Type and Number of Units ¹		
	2010 # Units	2010 % of Units
Single-Family Detached	195,909	66.9
Single-Family Attached	21,145	7.2
Multifamily (2 units)	5,669	1.9
Multifamily (3-4 units)	6,602	2.3
Multifamily (5-9 units)	11,394	3.9
Multifamily (10 + units)	41,773	14.3
Mobile Home and Other	10,307	3.5
Total	292,800	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

In 2010, the housing stock of the Central Region was characterized primarily by detached single-family units at approximately 67 percent of the total stock. Attached and multifamily housing units are estimated to comprise approximately one-third of the housing stock in 2010.

As Table D-14 shows, the housing stock of the Central Region is fairly balanced in terms of age of units. Only 19 percent of the housing stock is older than 70 years (prior to 1940). Nearly one-quarter of units were built between 1960 and 1979, another quarter were built between 1980 and 1999, and nearly 20 percent built in the 2000's decade.

TABLE D-14		
Estimated Distribution of Central Region Housing Stock by Year Built ¹		
Year Built	2010 # Units	2010 % of Units
2000 or later	54,330	18.6
1990 to 1999	40,237	13.7
1980 to 1989	29,650	10.1
1960 to 1979	69,933	23.9
1940 to 1959	42,183	14.4
1939 or earlier	56,539	19.3
Total	292,872	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

Table D-15 shows the value of owner-occupied units in the Central Region for 2000 and 2010.

Table D-15				
Number of Owner-Occupied Units by Value of Units for Central Region: 2000 and 2010				
Value of Owner-Occupied Housing Units	2000 #	2010 #	Change 2000-2010	
			#	%
Less than \$50,000	13,744	13,725	-19	-0.1
\$50,000-\$79,999	31,022	14,916	-16,106	-51.9
\$80,000-\$99,999	29,032	19,332	-9,700	-33.4
\$100,000-\$149,999	42,460	55,270	12,810	30.2
\$150,000+	31,717	102,581	70,864	223.4
Total	147,975	205,824	57,849	39.1
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

The amount of the owner-occupied housing stock valued under \$50,000 remain about the same at 13,725 housing units, or nearly seven percent of the 2010 housing stock (compared to nine percent of the housing stock in 2000). The number of owner-occupied housing units valued from \$50,000 to \$75,000 declined by over 16,000 units or about 52 percent to 14,916 units, or seven percent of the total owner-occupied stock. The amount of owner-occupied housing units valued from \$80,000 to \$100,000 declined by 9,700 units or 33 percent to 19,332 units, or nine percent of the housing stock. Collectively, 47,973 or 23 percent of the owner-occupied units in the Central Region in 2010 were valued at \$100,000 or less. This compares to 73,798 units or nearly 50 percent of the smaller overall supply of housing stock in 2000. The supply of owner-occupied housing units valued from \$100,000 to \$150,000 increased by nearly 13,000 units or 30 percent to over 55,000 units, or 27 percent of the total stock. The amount of units valued at \$150,000 or above increased by nearly 71,000 units or 223 percent to approximately 103,000 units. In 2010, nearly 50 percent of the owner-occupied housing stock was valued at \$150,000 or above, compared to 21 percent of the owner-occupied stock in 2000. Table D-16 summarizes the monthly rent of occupied rental units in 2000 and 2010 in the Central Region.

TABLE D-16				
Number of Occupied Rental Units by Monthly Rent in the Central Region: 2000 and 2010				
Monthly Rent	2000 #	2010 #	Change 2000-2010 #	Change 2000-2010 %
Less than \$200	3,409	1,704	-1,705	-50.0
\$200 to \$299	3,954	1,495	-2,459	-62.2
\$300 to \$399	7,270	3,188	-4,082	-56.1
\$400 to \$499	12,300	5,582	-6,718	-54.6
\$500 to \$599	16,203	12,955	-3,248	-20.0
\$600 to \$699	12,090	17,344	5,254	43.5
\$700 to \$799	7,706	12,266	4,560	59.2
\$800 to \$899	4,019	10,360	6,341	157.8
\$900 to \$999	2,134	5,269	3,135	146.9
\$1,000 to \$1,249	1,854	8,570	6,716	362.2
\$1,250 to \$1,499	559	3,592	3,033	542.6
\$1,500 or more	476	2,237	1,761	370.0
No cash rent	2,401	2,536	135	5.6
Total	74,375	87,098	12,723	17.1
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

The rental housing stock has increased by 12,700 units between 2000 and 2010 in the Central Region. On an unadjusted inflation basis, the rental housing stock has moved up the ladder of monthly rent. In 2000, over half of the rental units fell in the \$400 to \$699 monthly rent categories. By 2010, approximately 46 percent of the rental stock fell into the \$600 to \$899 monthly rent categories. The increase in the number of rental units was greatest, however, in units with monthly rents at \$800 or above.

PUBLIC MEETINGS AND FOCUS GROUPS

The planning team conducted five meetings in two locations in the Central Region:

- Perry – 24 participants (July 25, 2012)
 1. Focus Group: Public and Nonprofit Sector Housing Professionals
 2. Focus Group: Private Sector Housing Professionals
 3. Public Discussion (for general public)
- Des Moines – 23 participants (August 7, 2012)
 4. Focus Group: Public and Nonprofit Sector Housing Professionals
 5. Focus Group: Private Sector Housing Professionals

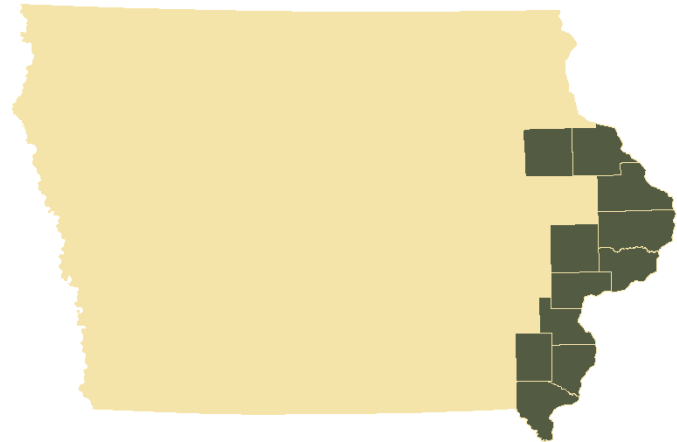
Prominent themes from the Central regional meetings are below, starting with the most frequently mentioned.

- Shortage of affordable housing
- Shortage of rentals
- Market is stable but still conservative in metropolitan area
- Need for housing that is accessible to disabled/elderly
- Lack of higher quality housing options for professionals working in smaller towns
- Rehabilitation of existing homes needed
- Education on nature of “low income” housing is needed to address neighborhood opposition to projects

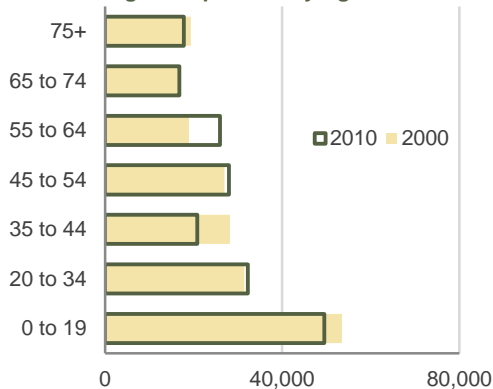
SOUTHEAST REGION

The population and household base of the Southeast Region experienced moderate growth over the 2000-2010 decade despite job losses. Farm employment declined over the decade, but non-farm employment remained essentially stable. Manufacturing, Health Care, and Retail Trade represent the largest components of the regional employment base. The unemployment rate increased from 3.5 to 7.2 percent by 2010. The 55-64 age cohort grew the fastest over the 2000-2010 decade.

The cost-burden rate for renters increased significantly over the decade by 13 percentage points.



Southeast Region Population by Age



The 2000-2010 Decade

	2000 #	2010 #	Change #	Southeast	State
Population	509,491	514,568	5,077	10.0%	4.1%
Households	198,611	206,702	8,091	4.1%	6.3%
Housing Units	212,360	223,958	11,598	5.5%	8.4%
Labor Force	273,390	280,120	6,730	2.5%	4.3%
Nonfarm Employment	315,539	314,393	-1,146	-0.4%	2.8%
Farm Employment	13,134	11,107	-2,027	-15.4%	-15.9%

Population Change over the 2000-2010 Decade

	Southeast		State of Iowa	
Hispanics	7,430	43.8%	69,071	83.7%
Other Minorities	10,185	40.3%	60,181	45.1%
Non-Hispanic Whites	-12,538	-2.7%	-9,221	-0.3%

Composition of Employment (2010)

	Southeast	State
Manufacturing	17.9%	13.7%
Health Care	13.7%	15.3%
Retail Trade	12.8%	11.8%

Unemployment Conditions

	Southeast		State of Iowa	
	2000	2010	2000	2010
Unemployed Workers	9,420	20,020	44,800	104,800
Unemployment Rate	3.5%	7.2%	2.8%	6.3%

Housing Cost-Burden Rates

	Southeast	State
2000:		
Homeowners	13.9%	14.2%
Renters	34.2%	34.1%
2010:		
Homeowners	21.6%	19.8%
Renters	47.2%	45.9%

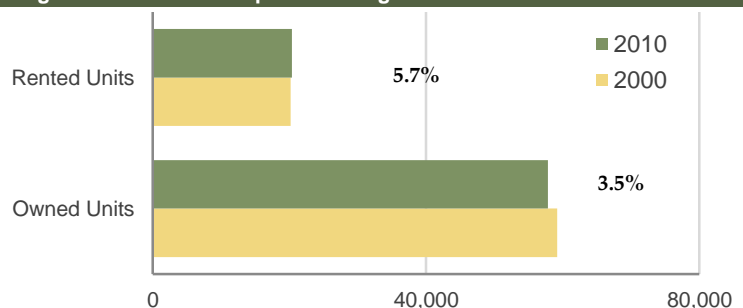
Change in Households over the 2000-2010 Decade

	Southeast		State of Iowa	
Family Households	349	0.3%	20,350	2.6%
Non-Family Households	7,742	12.4%	51,950	13.7%
Households w/ Children	-5,632	-8.7%	-14,035	-3.9%
1 or 2-person Households	10,932	9.0%	71,403	9.9%

Household Income (\$2012)

	Southeast	State
Avg. Household Income	\$63,200	\$64,100
Below \$35,000	35.5%	33.9%
\$35,000 to \$99,999	47.6%	48.4%
\$100,000 and Above	16.9%	17.7%

Change in Southeast Occupied Housing Stock



Noteworthy Facts (2010)

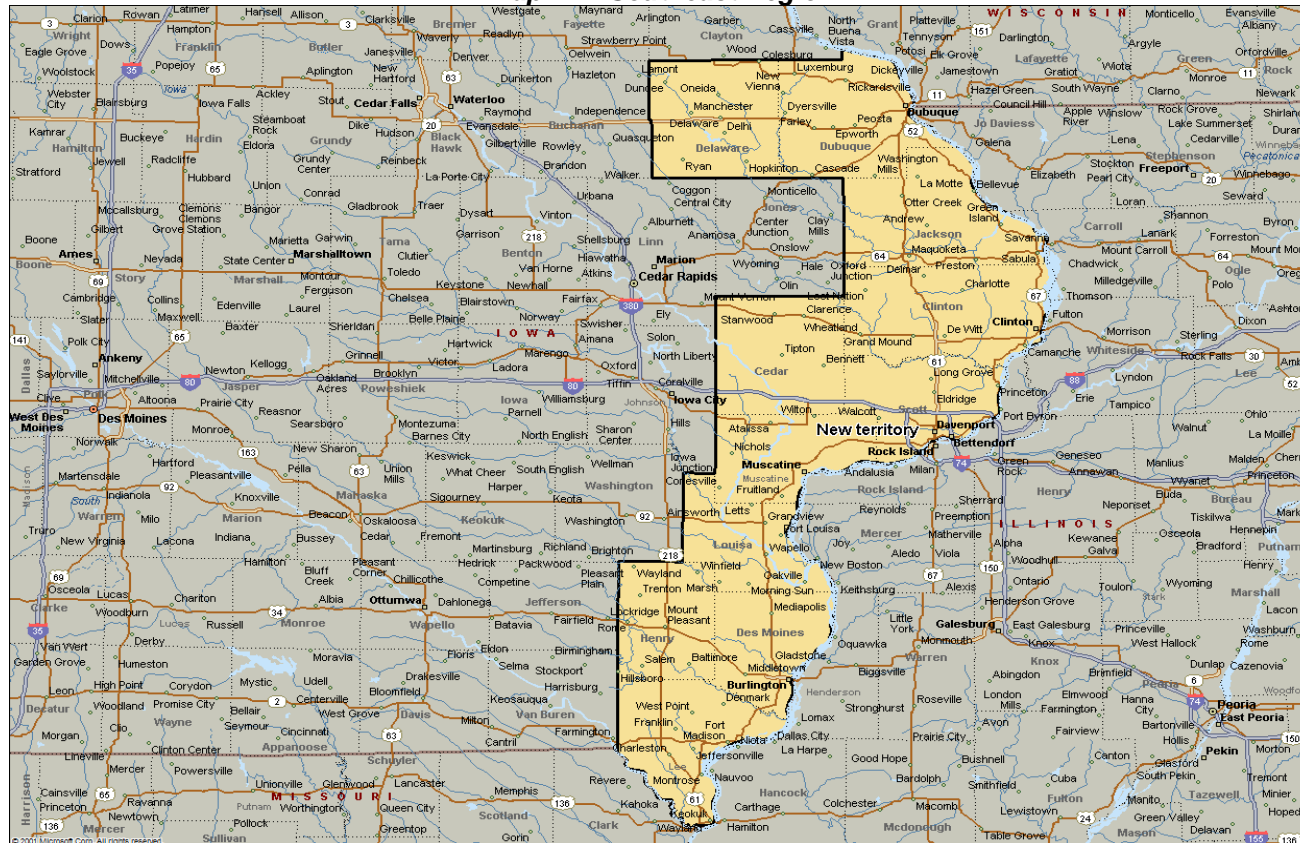
	Southeast	State
Jobs-to-Household Ratio	1.57	1.60
Housing Vacancy Rate	7.7%	8.6%
Avg. Household Size	2.40	2.41

Appendix E: Southeast Trends and Conditions

INTRODUCTION

The Southeast Region consists of 11 counties encompassing three regional planning bodies: East Central Intergovernmental Association, Bi-State Regional Commission, and the Southeast Iowa Regional Planning Commission. Dubuque in Dubuque County, Clinton in Clinton County, Davenport in Scott County, Muscatine in Muscatine County, and Burlington in Des Moines County are the Southeast Region's largest cities. Map E-1 illustrates the counties and major cities included in the Southeast Region.

Map E-1: Southeast Region



ECONOMIC BASE

Table E-1 summarizes changes in employment, labor force, and the unemployment rate in the Southeast Region between 2000 and 2100.

TABLE E-1					
Change in Employment, Labor Force and Unemployment Rate in Southeast Region: 2000-2010					
	2000 #	2010 #	Change #	Change %	Average Annual Growth Rate %
Farm Employment	13,134	11,107	-2,027	-15.4	-1.7
Nonfarm Employment	315,539	314,393	-1,146	-0.4	-0.04
Total Employment	328,673	325,500	-3,173	-1.0	-0.1
Total Civilian Labor Force	273,390	280,120	6,730	2.5	0.2
Unemployed	9,420	20,020	10,600	112.5	7.8
Unemployment Rate (%)	3.5	7.2	3.7		
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.					

Total employment in the Southeast Region declined slightly (one percent) between 2000 and 2010, with a total employment decrease of 3,173 jobs. Farm employment declined by 2,027 jobs, from 13,134 jobs in 2000 to 11,107 jobs in 2010. This equates to a decrease of 15 percent. Nonfarm employment declined by 1,146 jobs, or less than one percent, from approximately 315,500 jobs in 2000 to 314,500 jobs in 2010. In 2000, farm employment comprised four percent of total employment. Farm employment declined to less than four percent of total employment by 2010. The civilian labor force increased by 2.5 percent or over 7,700 jobs between 2000 and 2010. The unemployment rate more than doubled from 3.5 percent in 2000 to 7.2 percent in 2010.

The Southeast Region's largest employers are primarily concentrated in manufacturing, retail trade, and healthcare. The largest employers in the region include:

- Trinity Medical Center (Healthcare);
- Genesis Medical Center (Healthcare);
- Oscar Mayer Food Corp. (Wholesale Trade);
- Alcoa Inc. (Manufacturing);

- Apac Customer Service (Call Center);
- Mercy Medical Center (Healthcare); and
- John Deere (Manufacturing).

Table E-2 shows the total employment, farm employment, labor force participation, and unemployment rate by county within the Southeast Region in 2000 and 2010.

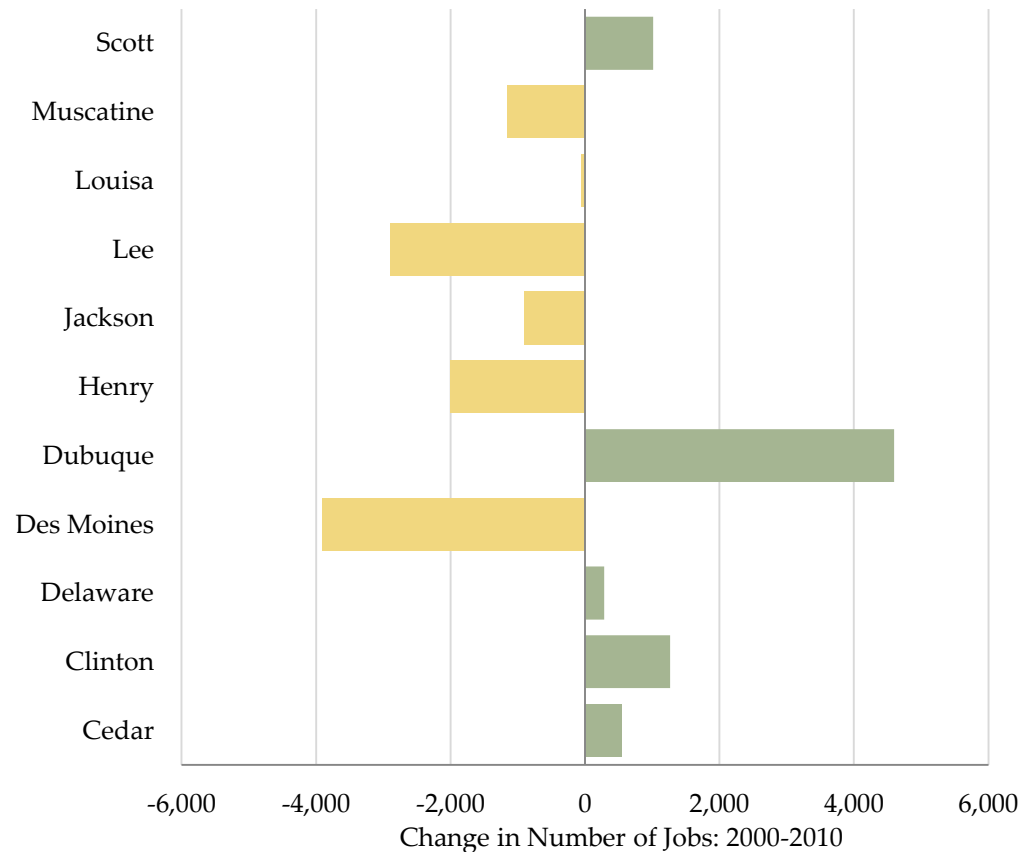
TABLE E-2								
Historical Employment and Labor Force by County Within Southeast Region: 2000 and 2010								
	2000				2010			
County	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %
Cedar	9,191	1,119	10,430	2.4	9,740	1,028	11,360	5.5
Clinton	29,054	1,476	26,260	3.6	30,321	1,320	27,760	7.0
Delaware	10,537	1,685	10,220	3.0	10,823	1,608	10,710	6.1
Des Moines	30,271	743	22,420	3.7	26,372	531	20,720	7.7
Dubuque	62,370	1,976	48,700	3.5	66,969	1,527	53,600	6.2
Henry	14,466	939	10,620	3.1	12,471	796	9,520	9.1
Jackson	10,700	1,579	11,210	3.8	9,807	1,175	11,040	7.4
Lee	23,267	1,059	18,760	4.7	20,368	878	17,210	9.9
Louisa	5,473	760	6,280	3.2	5,419	632	5,920	7.1
Muscatine	27,717	898	22,390	2.9	26,570	784	23,280	7.8
Scott	105,627	900	86,100	3.4	106,640	828	89,000	7.1
TOTAL	328,673	13,134	273,390	3.5	325,500	11,107	325,500	7.2
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.								

Scott County comprises approximately 33 percent of the region's employment base with nearly 107,000 jobs and 27 percent of the region's labor force with 89,000 members. Dubuque County with nearly 67,000 jobs and a nearly 54,000 members of the labor force comprises and additional 21

percent of the Southeast Region's employment base and 16 percent of the labor force base. Farm employment declined in all counties between 2000 and 2010 and is a small share of total employment relative to other regions in Iowa.

Employment increased in five counties (Cedar, Clinton, Delaware, Dubuque, and Scott) and declined in six counties (Des Moines, Henry, Jackson, Lee, Louisa, and Muscatine). Unemployment rates increased from two to five percent in 2000 to over five to 10 percent in 2010. Figure E-1 illustrates the change in employment for each county over the 2000 to 2010 period.

Figure E-1: Change in Total Employment by County (2000 to 2010)



HISTORICAL POPULATION AND HOUSEHOLD TRENDS

Total Population and Households

Table E-3 summarizes population, household population, number of households, and average household size by county for the Southeast Region for 2000 and 2010.

TABLE E-3								
Historical Population and Households Within Southeast Region								
County	2000				2010			
	Total Population #	Household Population #	Households #	Average Household Size	Total Population #	Household Population #	Households #	Average Household Size
Cedar	18,187	17,904	7,147	2.5	18,499	18,175	7,511	2.4
Clinton	50,149	49,126	20,105	2.4	49,116	48,264	20,223	2.4
Delaware	18,404	18,150	6,834	2.7	17,764	17,546	7,062	2.5
Des Moines	42,351	41,431	17,270	2.4	40,325	39,640	17,003	2.3
Dubuque	89,143	84,597	33,690	2.5	93,653	89,385	36,815	2.4
Henry	20,336	18,747	7,626	2.5	20,145	18,591	7,666	2.4
Jackson	20,296	19,986	8,078	2.5	19,848	19,647	8,289	2.4
Lee	38,052	36,469	15,161	2.4	35,862	34,268	14,610	2.4
Louisa	12,183	12,016	4,519	2.7	11,387	11,271	4,346	2.6
Muscatine	41,722	40,998	15,847	2.6	42,745	42,192	16,412	2.6
Scott	158,668	155,392	62,334	2.5	165,224	161,890	66,765	2.4
SOUTHEAST REGION TOTAL	509,491	494,816	198,611	2.5	514,568	500,869	206,702	2.4
Sources: U.S. Census Bureau; Gruen Gruen + Associates.								

The Southeast Region's population increased by nearly 5,100 people, or one percent, from over 509,000 in 2000 to nearly 515,000 in 2010. The household population increased by 6,053, or 1.22 percent over the decade, while the number of households by a higher amount of 8,091, or 4.07 percent. As a result, average household size has decreased from 2.5 to 2.4 persons per household.

Scott County with Iowa's third largest city of Davenport (with a population of nearly 100,000) is the largest population center in the Southeast Region containing 32 percent of the region's population. The next largest county is Dubuque (with the ninth largest city in Iowa of Dubuque) whose population of nearly 94,000 equates to 18 percent of the Southeast Region's total population.

Table E-4 shows the changes in population and households in the Southeast Region over the 2000 to 2010 period.

TABLE E-4						
Change in Population and Households Within Southeast Region 2000-2010						
County	Total Population #	Total Population %	Household Population #	Household Population %	Households #	Households %
Cedar	312	1.7	271	1.5	364	4.8
Clinton	-1,033	-2.1	-862	-1.8	118	0.6%
Delaware	-640	-3.5	-604	-3.3	228	3.2
Des Moines	-2,026	-4.8	-1,791	-4.3	-267	-1.6%
Dubuque	4,510	5.1	4,788	5.7	3,125	8.5
Henry	-191	-0.9	-156	-0.8	40	0.5
Jackson	-448	-2.2	-339	-1.7	211	2.5
Lee	-2,190	-5.8	-2,201	-6.0	-551	-3.8
Louisa	-796	-6.5	-745	-6.2	-173	-4.0
Muscatine	1,023	2.5	1,194	2.9	565	3.4
Scott	6,556	4.1	6,498	4.2	4,431	6.6
SOUTHEAST REGION TOTAL	5,077	1.0	6,053	1.2	8,091	4.1
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The two largest counties, Dubuque and Scott, experienced population growth of over four percent and household growth of over six percent. Other counties which experienced both population and household growth include Cedar and Muscatine. Counties which experienced declines in both population and households in the past decade include: Des Moines, Lee, and Louisa. Counties which experienced population declines but household growth include: Clinton, Delaware, Henry, and Jackson.

Figure E-2 summarizes the job, population, and household gains by county for the Southeast Region over the 2000 to 2010 period.

Scott County, Dubuque County, and Cedar County experienced growth in employment, population, and the number of households between 2000 and 2010. Muscatine County experienced population and household growth but not job growth, but is in the commute shed of the employment concentration in Davenport. Cedar County is in the commute shed for both Scott (Davenport city) and Dubuque (Dubuque city) Counties. Clinton County and Delaware County experienced job and household growth but not population growth.

Figure E-2: Summary of Historical Growth Conditions (2000 to 2010)

County	Job Gains	Population Gains	Household Gains
Cedar	✓	✓	✓
Clinton	✓		✓
Delaware	✓		✓
Des Moines			✓
Dubuque	✓	✓	✓
Henry			✓
Jackson			✓
Lee			
Louisa			
Muscatine		✓	✓
Scott	✓	✓	✓
Source: Gruen Gruen + Associates.			

JOBS-TO-HOUSING BALANCE

Table E-5 summarizes the overall jobs-to-households balance for the Southeast Region in 2000 and 2010.

TABLE E-5				
Historical Jobs-to-Household Ratio in Southeast Region: 2000-2010				
	2000	2010	Change	Change
	#	#	#	%
Jobs	328,673	325,500	-3,173	(0.0)
Households	198,611	206,702	8,091	4.1
Jobs-to-Household Ratio	1.65	1.57	-0.1	-4.8
Sources: Bureau of Economic Analysis; U.S. Census Bureau.				

In 2000, the total number of jobs in the Southeast Region exceeded the total number of households. The jobs-to-households ratio was a healthy 1.65 jobs per household. The total number of households increased in the past decade while the number of jobs decreased so the jobs-to-household ratio declined but remained healthy at 1.57. The counties with the highest jobs-to-household ratio are Dubuque, Scott, Muscatine, and Henry where the jobs-household ratio is more than 1.60. Jackson County had the lowest jobs-household ratio in the region of 1.10 jobs per household.

COMPONENTS OF HISTORICAL POPULATION GROWTH

Population by Age and Race

Table E-6 shows the distribution of the population by age category within the Southeast Region in 2000 and 2010.

TABLE E-6						
Population by Age Within Southeast Region: 2000 and 2010						
	2000		2010		Change 2000-2010	
Age Cohort	Population #	Population % of Total	Population #	Population % of Total	Population #	Shift Percentage Points
0-19 years	146,347	28.7	137,726	26.8	-8,621	-2.0
20-34 years	93,589	18.4	92,486	18.0	-1,103	-0.4
35-44 years	79,625	15.6	62,619	12.2	-17,006	-3.5
45-54 years	70,891	13.9	77,803	15.1	6,912	1.2
55-64 years	46,640	9.2	66,028	12.8	19,388	3.7
65-74 years	35,788	7.0	39,760	7.7	3,972	0.7
75+ years	36,611	7.2	38,146	7.4	1,535	0.2
SOUTHEAST REGION TOTAL	509,491	100.0	514,568	100.0	5,077	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

In 2000, the age category with the largest share of the population was the 0-19 age cohort with nearly 29 percent of the total population. The shares of population for successive age categories declined with the 65-74 and 75 and older categories containing about the same share of the total population at approximately seven percent each. In 2010, the age cohorts shifted substantially with the 0-19, 20-34, and 35-44 categories declining as shares of total population by nearly six percentage points. The shares of the population in the 45-54 and 55-64 age categories increased by nearly five percentage points consistent with the Baby Boomer bulge shifting upward through the age cohorts. The 65-74- and 75 and above-age categories increased by nearly one percentage point. The two counties with the largest concentration of population and jobs, Dubuque and Scott, have the lowest median age of 38.6 years and 38.2 years, respectively, which is consistent with younger age groups that are more likely to be in the work force. The other counties in the region have median ages that are 40 years or higher.

Figure E-3: Distribution of Population by Age



Figure E-3 illustrates the distribution of the population by age group in 2000 and 2010.

Table E-7 shows the race and Hispanic origin characteristics of the population of the population in the Southeast Region in 2000 and 2010.

TABLE E-7						
Population by Race and Hispanic Origin Southeast Region: 2000 and 2010						
	2000		2010		Change 2000-2010	
	Population #	Population % of Total	Population #	Population % of Total	Population #	Shift Percentage Points
Hispanic	16,958	3.3	24,388	4.7	7,430	1.4
Non-Hispanic:	492,533	96.7	490,180	95.3	-2,353	-1.4
White	467,245	91.7	454,707	88.4	-12,538	-3.3
Black	14,359	2.8	19,393	3.8	5,034	1.0
Asian	4,494	0.9	5,963	1.2	1,469	0.3
Other	6,435	1.3	10,117	2.0	3,682	0.7
SOUTHEAST		100.0		100.0	5,077	0.0
REGION TOTAL	509,491		514,568			
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The majority of the population of the Southeast Region continues to be non-Hispanic white. The non-Hispanic white population declined by 3.3 percentage points between 2000 and 2010, from nearly 92 percent to over 88 percent of the total population. Persons of Hispanic origin increased from 3.3 percent of the total population in 2000 to 4.7 percent of the total population in 2010. Between 2000 and 2010, the proportion of the black population increased by one percentage point to 3.8 percent of the total population. The decline in the Non-Hispanic white population of approximately 12,500 was more than offset by the growth of population in the other categories. The counties with the largest concentration of Hispanic origin residents include Louisa and Muscatine at nearly 16 percent for each county in 2010. Both counties had large concentrations of Hispanic residents in 2000 at or exceeding nearly 12 percent.

HOUSEHOLD CHARACTERISTICS

Table E-8 shows the distribution of households by age category in the Southeast Region for 2000 and 2010.

TABLE E-8							
Distribution of Households by Age for Southeast Region: 2000 to 2010							
Age Group	2000 #	2000 % of Total	2010 #	2010 % of Total	Change 2000-2010 #	Change 2000-2010 %	Shift in Proportion of Total 2000-2010 %
15-24 years	10,927	5.5	9,606	4.7	-1,321	-12.1	-0.9
25-34 years	31,181	15.7	30,332	14.7	-849	-2.7	-1.0
35-44 years	42,859	21.6	33,441	16.2	-9,418	-22.0	-5.4
45-54 years	40,179	20.2	43,427	21.0	3,248	8.1	0.8
55-64 years	27,267	13.7	39,039	18.9	11,772	43.2	5.2
65-74 years	22,605	11.4	24,897	12.0	2,292	10.1	0.7
75+ years	23,593	11.9	25,960	12.6	2,367	10.0	0.7
Total	198,611	100.0	206,702	100.0	8,091	4.1	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.							

In 2000, the age category with the most households was the 35-44 years category with 21.6 percent of total households. The next highest share of the household base was the 45-53 years age category with 20.2 percent of the total households. The 25-34 years category had the next highest share of the household base with 15.7 percent, followed by the 55-64 categories with 13.7 percent. Households in the 65-74 and 75 and above age categories comprised 11.4 percent and 11.9 percent, respectively of the total number of households in 2000. The household base shifted upwards in age with declines in all categories under 45 years of age and a very small increase in the share of households 45-54 years of age. The 55-64 age category increased by over five percentage points to total nearly 19 percent of the total household base, while the 65-74 and 75 and older age categories increased to approximately 10 percent each.

Table E-9 summarizes the estimated distribution of households by annual income in the Southeast Region.

TABLE E-9			
Estimated Distribution of Households by Income in Southeast Region (Presented in Constant 2012 Dollars)			
Household Income (in \$2012)	2000 %	2010 %	Shift Percentage Points
Less than \$10,000	6.0	6.2	0.2
\$10,000 to \$14,999	3.6	5.9	2.3
\$15,000 to \$24,999	10.3	11.5	1.2
\$25,000 to \$34,999	10.8	11.9	1.1
Subtotal: Less than \$35,000	30.7	35.5	4.8
\$35,000 to \$49,999	15.6	15.3	-0.3
\$50,000 to \$74,999	21.0	19.2	-1.8
\$75,000 to \$99,999	16.0	13.1	-3.0
Subtotal: \$35,000 to \$99,999	52.6	47.6	-5.1
\$100,000 to \$149,999	10.8	10.7	-0.1
\$150,000 to \$199,999	3.5	3.6	0.1
\$200,000 or more	2.4	2.6	0.2
Subtotal: \$100,000 or more	16.7	16.9	0.2
¹ Income ranges taken from Census and American Community Survey results are adjusted for inflation to current 2012 dollars, based on the Consumer Price Index for the Midwestern United States. Estimates of household distribution by income range are re-calculated assuming a normal distribution within each bracket.			
Sources: U.S. Census Bureau; Bureau of Labor Statistics; Gruen Gruen + Associates.			

In 2010, the average annual household income in the Southeast Region approximated \$63,200 (in inflation-adjusted 2012 dollars). Real average household income declined by approximately five percent between 2000 and 2010 from \$66,500. The share of households with annual income of less than \$35,000 increased nearly five percentage points from 2000 to 2010 to 35.5 percent. The share of households with annual incomes between \$35,000 and \$100,000 decreased by five percentage points to 47.6 percent, while the share of households with annual incomes of \$100,000 or above increased slightly to 16.9 percent.

Table E-10 summarizes the Southeast Region households by type of household for 2000 and 2010.

TABLE E-10					
Households by Type: Southeast Region					
	2000		2010		Change 2000 to 2010
	#	%	#	%	Shift in Proportion of Total Percentage Points
Total Households	198,611	100.0	206,702	100.0	0
Family Households	136,095	69.0	136,444	66.0	-3.0
With Own Children 18 Years	65,022	33.0	59,390	29.0	-4.0
Married Couple Families	109,743	55.0	105,322	51.0	-4.0
With Own Children 18 Years	48,121	24.0	40,102	19.0	-5.0
Female Householder, No Husband Present	19,329	10.0	21,754	11.0	1.0
With Own Children 18 Years	12,751	6.0	13,769	7.0	1.0
Nonfamily Households	62,516	31.0	70,258	34.0	3.0
Householder Living Alone	52,810	27.0	58,110	28.0	1.0
Householder 65+ Years	21,585	11.0	23,022	11.0	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.					

The number of households in the Southeast Region increased by over 8,000 over the 2000 to 2010 period. The number of family households remained stable at approximately 136,000 but the numbers of households with children living at home declined. The number of nonfamily households increased by 12 percent to over 70,000, while the number of households living alone increased nine percent to over 58,000 households.

HOUSING STOCK CHARACTERISTICS AND CHANGE

Table E-11 shows the number of total housing units, number of occupied units, and vacancy rate by county within the Southeast Region for 2000 and 2010.

Table E-11								
Number of Housing Units by County Within Southeast Region: 2000 and 2010								
COUNTY	2000 Total Number of Units #	2000 Occupied Units #	2000 Vacancy Rate %	2010 Total Number of Units #	2010 Occupied Units #	2010 Vacancy Rate %	Change in Total Number of Units 2000- 2010 #	Change in Vacancy Rate 2000-2010 Percentage Points
Cedar	7,570	7,147	5.6	8,064	7,511	6.9	494	1.3
Clinton	21,585	20,105	6.9	21,733	20,223	6.9	148	0.0
Delaware	7,682	6,834	11	8,028	7,062	12.0	346	1.0
Des Moines	18,643	17,270	7.4	18,535	17,003	8.3	-108	0.9
Dubuque	35,505	33,690	5.1	38,951	36,815	5.5	3,446	0.4
Henry	8,246	7,626	7.5	8,280	7,666	7.4	34	-0.1
Jackson	8,949	8,078	9.7	9,415	8,289	12.0	466	2.3
Lee	16,612	15,161	8.7	16,205	14,610	9.8	-407	1.1
Louisa	5,133	4,519	12	5,002	4,346	13.1	-131	1.1
Muscatine	16,786	15,847	5.6	17,910	16,412	8.4	1,124	2.8
Scott	65,649	62,334	5	71,835	66,765	7.1	6,186	2.1
TOTAL	212,360	198,611	6.5	223,958	206,702	7.7	11,598	1.2
Sources: U.S. Census Bureau; Gruen Gruen + Associates.								

The counties with the largest employment and population bases have the largest amount of housing units with Scott County having nearly 72,000 units or 32 percent of the region-wide inventory and Dubuque having nearly 39,000 housing units or 17 percent of the inventory. The total number of housing units in the Southeast Region increased by 1.1 percent or nearly 11,600 units to approximately 224,000 units. Scott County with 6,186

additions to the housing stock and Dubuque with 3,446 additions to the housing stock accounted for about 83 percent of the net gain in the housing units in the decade.

The number of occupied units increased by 8,091 units which did not keep pace with the growth in housing supply. The vacancy rate increased by 1.2 percentage points to 7.7 percent. Vacancy rates increased in every county other than Clinton and Henry the vacancies in which remained essentially flat. The increase in vacancy rates in the two largest counties of Scott and Dubuque were relatively modest given they also experienced the highest amounts of additions to the housing stock. Figure H-4 illustrates the change in vacant housing units.

Figure E-4: Change in Vacant Housing Units (2000 to 2010)

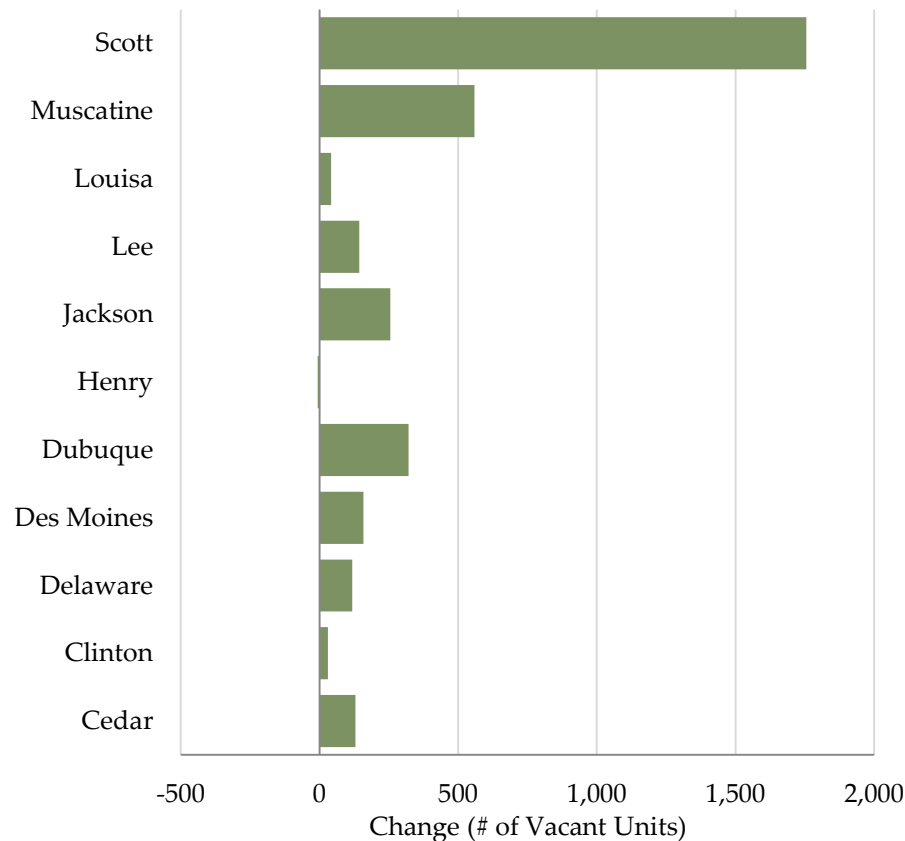


Table E-12 shows the proportion of households by tenure and age of household in the Southeast Region in 2000 and 2010.

TABLE E-12						
Households by Tenure in the Southeast Region: 2000 and 2010						
Age Category	2000			2010		
	Owner-Occupied	Renter-Occupied	Total Households	Owner-Occupied	Renter-Occupied	Total Households
	Percent %	Percent %	Percent %	Percent %	Percent %	Percent %
15-24	22.5	77.5	100.0	25.1	74.9	100.0
25-34	55.6	44.4	100.0	55.7	44.3	100.0
35-44	74.5	25.5	100.0	72.1	27.9	100.0
45-54	82.2	17.8	100.0	78.5	21.5	100.0
55-64	86.0	14.0	100.0	83.6	16.4	100.0
65-74	85.4	14.6	100.0	85.0	15.0	100.0
75+	76.6	23.4	100.0	74.6	25.4	100.0
TOTAL	73.3	26.7	100.0	72.9	27.1	100.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

In both 2000 and 2010, the share of households that were owner-occupied versus renter-occupied remained about the same at nearly 73 percent owner-occupied and 27 percent renter occupied. Renter-occupied households make up a significant share of households for households under the age of 34 years. Between the ages of 35 and 74 years the proportion of owner-occupied households increases with each category, although at a slightly less proportion of households in 2010 than in 2000. Homeownership rates between the ages of 35 and 74 years ranges from 74 percent to 85 percent depending on the specific age group. Above the age of 75, the proportion of households that are owner-occupied declines slightly to 77 percent.

As summarized in Table E-13, the housing stock of the Southeast Region consists primarily of detached single-family units at 75.5 percent of the total housing stock

TABLE E-13		
Estimated Distribution of Southeast Region Housing Stock by Type and Number of Units ¹		
	2010 # Units	2010 % of Units
Single-Family Detached	155,858	75.5
Single-Family Attached	5,854	2.8
Multifamily (2 units)	7,666	3.7
Multifamily (3-4 units)	6,273	3.0
Multifamily (5-9 units)	7,863	3.8
Multifamily (10 + units)	13,813	6.7
Mobile Home and Other	9,109	4.4
Total	206,436	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

As Table E-14 shows, more than 26 percent of the housing units in the Southeast Region are estimated to have been built prior to 1940. Approximately 11 percent of the housing units have been built since 2000 and an additional nearly 10 percent have been constructed since 1990. Approximately 53 percent of the housing units in the Southeast Region were originally built between 1940 and 1990.

TABLE E-14		
Estimated Distribution of Southeast Region Housing Stock by Year Built ¹		
Year Built	2010 # Units	2010 % of Units
2000 or later	22,211	10.8
1990 to 1999	19,705	9.5
1980 to 1989	13,703	6.6
1960 to 1979	56,020	27.1
1940 to 1959	39,982	19.4
1939 or earlier	54,727	26.5
Total	206,348	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

Table E-15

Number of Owner-Occupied Units by Value of Units for Southeast Region: 2000 and 2010

Value of Owner-Occupied Housing Units	2000	2010	Change 2000-2010	
	#	#	#	%
Less than \$50,000	19,840	15,163	-4,677	-23.6
\$50,000-\$79,999	35,331	19,696	-15,635	-44.3
\$80,000-\$99,999	23,756	18,293	-5,463	-23.0
\$100,000-\$149,999	23,436	40,882	17,446	74.4
\$150,000+	16,304	58,705	42,401	260.1
Total	118,667	152,739	34,072	28.7
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

The amount of the owner-occupied housing stock valued under \$50,000 decreased slightly at 15,163 housing units, or nearly ten percent of the 2010 housing stock (compared to seventeen percent of the housing stock in 2000). The number of owner-occupied housing units valued from \$50,000 to \$79,999 declined by over 15,000 units or about 44 percent to 19,696 units, or thirteen percent of the total owner-occupied stock. The amount of owner-occupied housing units valued from \$80,000 to \$99,999 declined by 5,463 units or 23 percent to 18,293 units, or 12 percent of the housing stock. Collectively, 53,152 or 35 percent of the owner-occupied units in the Southeast Region in 2010 were valued at \$99,999 or less. This compares to 78,927 units or nearly 67 percent of the smaller overall supply of housing stock in 2000. The supply of owner-occupied housing units valued from \$100,000 to \$149,999 increased by nearly 17,000 units or 74 percent to over 40,000 units, or 27 percent of the total stock. The amount of units valued at \$150,000 or above increased by nearly 42,000 units or 260 percent to approximately 58,000 units. In 2010, nearly 38 percent of the owner-occupied housing stock was valued at \$150,000 or above, compared to 14 percent of the owner-occupied stock in 2000.

Table E-16 summarizes the monthly rent of occupied rental units in 2000 and 2010 in the Southeast Region.

TABLE E-16				
Number of Occupied Rental Units by Monthly Rent in the Southeast Region: 2000 and 2010				
Monthly Rent	2000 #	2010 #	Change 2000-2010 #	Change 2000-2010 %
Less than \$200	3,816	1,670	-2,146	-56.2
\$200 to \$299	5,211	2,595	-2,616	-50.2
\$300 to \$399	9,598	3,170	-6,428	-67.0
\$400 to \$499	11,319	6,989	-4,330	-38.3
\$500 to \$599	8,828	9,259	431	4.9
\$600 to \$699	4,529	8,638	4,109	90.7
\$700 to \$799	2,357	5,956	3,599	152.7
\$800 to \$899	1,115	4,756	3,641	326.5
\$900 to \$999	549	2,708	2,159	393.3
\$1,000 to \$1,249	381	2,487	2,106	552.8
\$1,250 to \$1,499	116	353	237	204.3
\$1,500 or more	252	1,642	1,390	551.6
No cash rent	2,636	3,466	830	31.5
Total	50,707	53,689	2,982	5.9
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

The rental housing stock has increased by approximately 3,000 units between 2000 and 2010 in the Southeast Region. On an unadjusted inflation basis, the rental housing stock has moved up the ladder of monthly rent. In 2000, nearly 60 percent of the rental units fell in the \$300 to \$599 monthly rent categories. By 2010, approximately 57 percent of the rental stock fell into the \$400 to \$799 monthly rent categories. The largest increases in the rental stock, however have been for units with monthly rents between \$800 to \$1,500.

PUBLIC MEETINGS AND FOCUS GROUPS

The planning team conducted five meetings in two locations in the Southeast Region on August 13, 2012:

- DeWitt – 17 participants
 1. Focus Group: Public and Nonprofit Sector Housing Professionals
 2. Focus Group: Private Sector Housing Professionals
- West Burlington – 30 participants
 3. Focus Group: Public and Nonprofit Sector Housing Professionals
 4. Focus Group: Private Sector Housing Professionals
 5. Public Discussion (for general public)

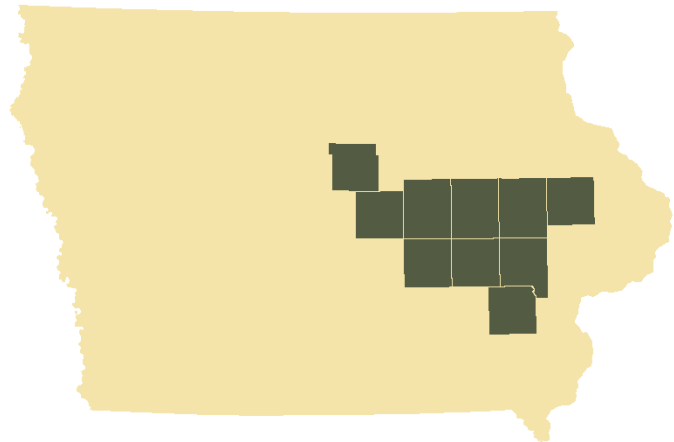
Prominent themes from the Southeast regional meetings are below, starting with the most frequently mentioned.

- Shortage of moderate income housing - Both owner-occupied and rental
- Aging housing stock is deteriorating - Rehabilitation and demolition needed
- Rental demand is up, but supply is not keeping pace
- Housing options needed for seniors for transition between house and assisted living
 - Provides added benefit of freeing up homes for new families
- Market is generally slow, though some areas are noting a small amount of growth
- Shortage of low income options
- Tenant education could be beneficial

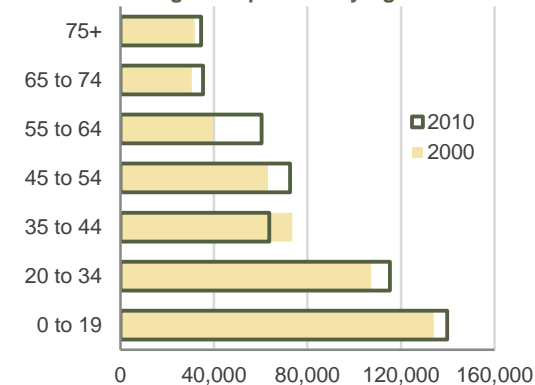
EAST CENTRAL REGION

The population, household, and employment base of the East Central Region experienced modest growth over the 2000-2010 decade. Education, Manufacturing, and Healthcare represent the largest components of the regional employment base. Despite job gains, the unemployment rate increased from 2.4 percent to 5.7 percent by 2010.

Although aging, persons under the age of 35 still comprise nearly 50 percent of the East Central Region population. The 45-54 and 55-64 age cohorts grew the fastest over the 2000-2010 decade. Owner-occupied units accounted for nearly 85 percent of the housing units added over the decade, while the cost-burden rate for renters increased sharply over the decade.



East Central Region Population by Age



The 2000-2010 Decade

	2000 #	2010 #	Change #	East Central	State
Population	479,618	521,744	42,126	8.8%	4.1%
Households	189,740	210,086	20,346	10.7%	6.3%
Housing Units	200,754	226,768	26,014	13.0%	8.4%
Labor Force	273,850	297,210	23,270	8.5%	4.3%
Nonfarm Employment	322,316	342,596	20,280	6.3%	2.8%
Farm Employment	13,288	11,397	-1,891	-14.2%	-15.9%

Population Change over the 2000-2010 Decade

	East Central		State of Iowa	
Hispanics	11,697	10.2%	69,071	83.7%
Other Minorities	14,780	60.1%	60,181	45.1%
Non-Hispanic Whites	15,649	3.5%	-9,221	-0.3%

Composition of Employment (2010)

	East Central	State
Education	15.1%	11.6%
Manufacturing	13.5%	13.7%
Healthcare	12.9%	13.5%

Unemployment Conditions

	East Central		State of Iowa	
	2000	2010	2000	2010
Unemployed Workers	6,630	17,070	44,800	104,800
Unemployment Rate	2.4%	5.7%	2.8%	6.3%

Housing Cost-Burden Rates

	East Central	State
2000:		
Homeowners	14.0%	14.2%
Renters	37.6%	34.1%
2010:		
Homeowners	19.2%	19.8%
Renters	48.1%	45.9%

Change in Households over the 2000-2010 Decade

	East Central		State of Iowa	
Family Households	8,592	7.1%	20,350	2.6%
Non-Family Households	11,754	17.2%	51,950	13.7%
Households w/ Children	1,228	2.1%	-14,035	-3.9%
1 or 2-person Households	9,817	4.7%	71,403	9.9%

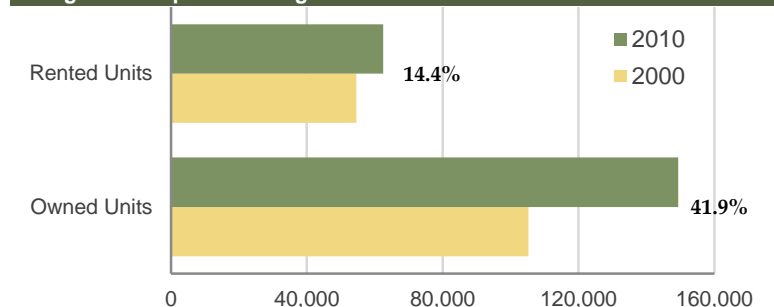
Household Income (\$2012)

	East Central	State
Avg. Household Income	\$68,600	\$64,100
Below \$35,000	31.1%	33.9%
\$35,000 to \$99,999	48.5%	48.4%
\$100,000 and Above	20.3%	17.7%

Noteworthy Facts (2010)

	East Central	State
Jobs-to-Household Ratio	1.68	1.60
Housing Vacancy Rate	7.4%	8.6%
Avg. Household Size	2.39	2.41

Change in Occupied Housing Stock



Appendix F: East Central Trends and Conditions

INTRODUCTION

The East Central Region consists of 10 counties encompassing two regional planning bodies: East Central Iowa Council of Governments and Region 6 Planning Commission. Linn County with a population of 211,200 comprises 40 percent of the total population within the East Central Region. The largest city in Linn County and the East Central Region is Cedar Rapids, with a population of 126,326. Johnson County is the second largest county in the region. Iowa City, home of the University of Iowa is the largest city in Johnson County with a population of nearly 68,000. Map F-1 illustrates the counties and major cities included in the East Central Region.

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ECONOMIC BASE

Table F-1 summarizes changes in employment, labor force, and the unemployment rate in the East Central Region between 2000 and 2010.

TABLE F-1					
Change in Employment, Labor Force, and Unemployment Rate in East Central Region: 2000-2010					
	2000 #	2010 #	Change #	Change %	Average Annual Growth Rate %
Farm Employment	13,288	11,397	(1,891)	(14.2)	(1.5)
Nonfarm Employment	322,316	342,596	20,280	6.3	0.6
Total Employment	335,604	353,993	18,389	5.5	0.5
Total Civilian Labor Force	273,850	297,120	23,270	8.5	0.8
Unemployed	6,630	17,070	10,440	157.5	9.9
Unemployment Rate (%)	2.4	5.7			
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.					

Total employment in the East Central Region increased from 2000 to 2010 by over 18,000 jobs or 5.5 percent to nearly 354,000 jobs. Farm employment declined by nearly 1,900 jobs or 14 percent to approximately 11,400 jobs. Nonfarm employment increased by over 20,000 jobs or 6.3 percent to 342,600 jobs. In 2000, farm employment comprised four percent of the total employment. In 2010, farm employment remained a small share of total employment in the region at three percent. The civilian labor force increased by 23,270 members or 8.5 percent. The number of residents unemployed increased by over 10,000, or 157.5 percent to 17,070 people. The unemployment rate increased from a low 2.4 percent to a still relatively low 5.7 percent.

The East Central Region's largest employers are primarily concentrated in educational services, manufacturing, retail trade, and health services. Large employers in the region include:

- Rockwell Collins Inc. (Manufacturing);
- Aegon USA Investment Management Inc. (Insurance);
- CRST Expedited (Trucking);
- University of Iowa HealthCare (Healthcare Services);

- VA Medical Center (Healthcare Services);
- Mercy Hospital (Healthcare Services);
- Pearson Inc. (Data Processing);
- St. Luke's Hospital (Healthcare Services);
- Nordstrom Direct (Retail Trade);
- Jbs Swift & Co. (Meat Packing);
- Fisher Controls (Manufacturing); and
- Lennox Industries Inc. (Manufacturing).

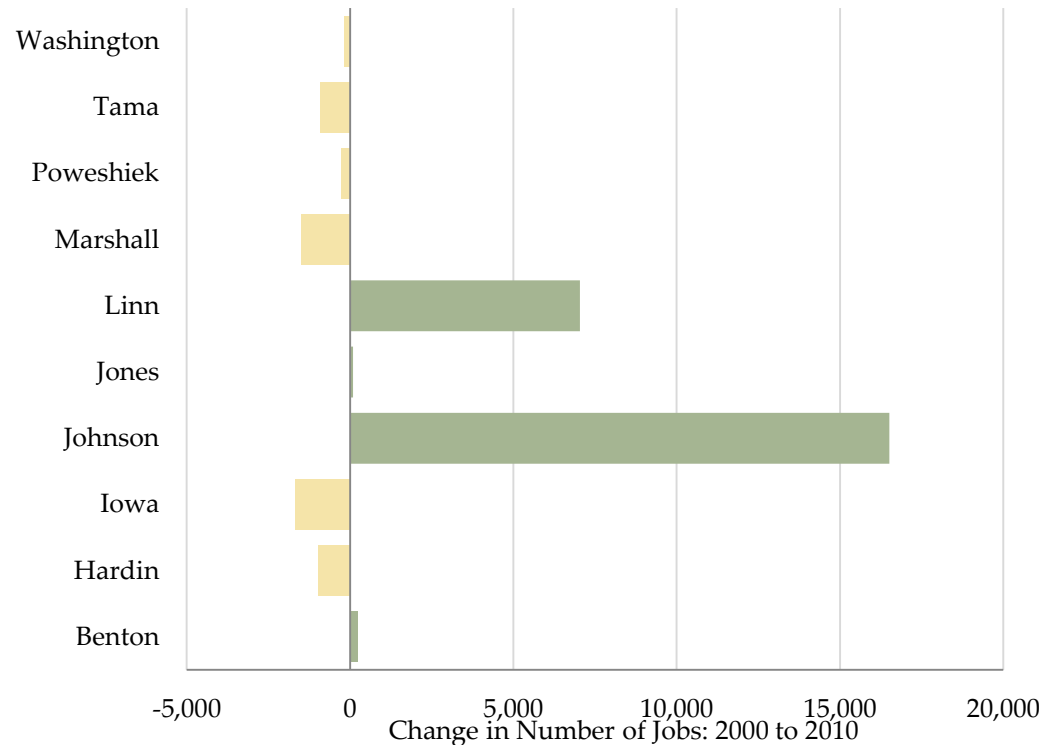
Table F-2 shows the total employment, farm employment, labor force participation, and unemployment rate by county within the East Central Region in 2000 and 2010.

TABLE F-2								
Historical Employment and Labor Force by County Within East Central Region: 2000 and 2010								
	2000				2010			
County	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %
Benton	11,035	1,400	13,800	2.2	11,266	1,180	14,300	6.3
Hardin	11,342	1,121	9,550	3.3	10,373	1,091	9,080	6.8
Iowa	14,276	1,428	8,890	2.3	12,613	1,217	8,400	6.6
Johnson	87,039	1,475	67,600	1.9	103,548	1,243	80,300	4.4
Jones	9,546	1,221	10,500	2.9	9,641	1,114	10,700	6.5
Linn	144,675	1,683	111,700	2.4	151,711	1,338	123,000	6.1
Marshall	24,116	1,095	20,710	2.9	22,622	938	20,250	7.1
Poweshiek	13,709	1,173	10,410	2.9	13,441	1,020	10,240	6.2
Tama	8,819	1,377	9,290	3.6	7,899	1,137	8,840	7.1
Washington	11,047	1,315	11,400	2.6	10,879	1,119	12,100	5.0
TOTAL	335,604	13,288	273,850	2.4	353,993	11,397	297,210	5.7
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.								

Linn County comprises 43 percent of the region's employment with nearly 152,000 jobs and 41 percent of the region's labor force with 123,000 members. Johnson County with over 103,000 jobs and over 80,000 members in the labor force comprises 29 percent of the region's employment base and 27 percent of the labor force. Farm employment declined in all counties.

Employment increases occurred in four counties: Benton (an increase of 231 jobs); Johnson (an increase of 16,509 jobs); Jones (an increase of 95 jobs); and Linn (an increase of 7,036 jobs). Gains in employment were largely in the healthcare services, educational services, and administrative, support, and waste management sectors. Six of the 10 counties in the East Central Region experienced job losses with the most amount of job losses occurring in Iowa County (a decline of 1,663 jobs to 12,613 jobs) and Marshall County (a decline of 1,494 jobs to 22,622 jobs). Unemployment rates increased from a range of about two to under four percent for a low average of 2.4 percent in 2000 to a range of about four to seven percent for a relatively low average unemployment rate in 2010 of 5.7 percent. Figure F-1 illustrates the change in employment for each county over the 2000 to 2010 period.

Figure F-1: Change in Total Employment by County (2000 to 2010)



HISTORICAL POPULATION AND HOUSEHOLD TRENDS

Total Population and Households

Table F-3 summarizes population, household population, number of households, and average household size by county for the East Central Region for 2000 and 2010.

TABLE F-3								
Historical Population and Households Within East Central Region: 2000 and 2010								
	2000				2010			
County	Total Population #	Household Population #	Households #	Average Household Size	Total Population #	Household Population #	Households #	Average Household Size
Benton	25,308	24,997	9,746	2.60	26,076	25,763	10,302	2.50
Hardin	18,812	17,952	7,628	2.40	17,534	16,664	7,296	2.30
Iowa	15,671	15,389	6,163	2.50	16,355	16,065	6,677	2.40
Johnson	111,006	103,000	44,080	2.30	130,882	123,025	52,715	2.30
Jones	20,221	18,656	7,560	2.50	20,638	19,334	8,181	2.40
Linn	191,701	186,648	76,753	2.40	211,226	206,060	86,134	2.40
Marshall	39,311	38,041	15,338	2.48	40,648	39,273	15,538	2.53
Poweshiek	18,815	17,357	7,398	2.35	18,914	17,287	7,555	2.29
Tama	18,103	17,609	7,018	2.51	17,767	17,368	6,947	2.50
Washington	20,670	20,167	8,056	2.50	21,704	21,394	8,741	2.45
EAST CENTRAL REGION TOTAL	479,618	459,816	189,740	2.42	521,744	502,233	210,086	2.39
Sources: U.S. Census Bureau; Gruen Gruen + Associates.								

The East Central Regions' population increased by over 42,000 people, or 8.8 percent. The household population increased by a similar amount of people, or nine percent over the decade. Average household size declined very slightly as population growth kept pace with household growth at approximately 2.4 persons per household. Linn County with the City of Cedar Rapids, the second most populous city in Iowa is the largest

population center in the region containing approximately 40 percent of the East Central Region's total population. Johnson County with the City of Iowa City, the sixth most populous city in Iowa comprises 25 percent of the East Central Region's population.

Table F-4 shows the change in population and households in the East Central Region over the 2000 to 2010 period.

TABLE F-4						
Change in Population and Households Within East Central: 2000-2010						
County	Total Population #	Total Population %	Household Population #	Household Population %	Households #	Households %
Benton	768	3.0	766	3.1	556	5.7
Hardin	-1,278	-6.8	-1,288	-7.2	-332	-4.4
Iowa	684	4.4	676	4.4	514	8.3
Johnson	19,876	17.9	20,025	19.4	8,635	19.6
Jones	417	2.1	678	3.6	621	8.2
Linn	19,525	10.2	19,412	10.4	9,381	12.2
Marshall	1,337	3.4	1,232	3.2	200	1.3
Poweshiek	99	0.5	-70	-0.4	157	2.1
Tama	-336	-1.9	-241	-1.4	-71	-1.0
Washington	1,034	5.0	1,227	6.1	685	8.5
EAST CENTRAL REGION TOTAL	42,126	8.8	42,417	9.2	20,346	10.7
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The two largest counties Linn and Johnson experienced the most population and household growth with the population of Linn increasing by 19,525 people or 10 percent and its number of households increasing by nearly 9,400 or 12 percent. The population of Johnson increased by nearly 19,900 people or nearly 18 percent, while its number of households increased by over 8,600 or nearly 20 percent. Only two counties experienced declines in population and households: Hardin County (with a decline in population of 1,278 or 6.8 percent and a decline in households of 332 or 4.4 percent); and Tama County (with a decline in population of 336 or 1.9 percent and a decline in households of 71 or one percent). The other six counties experienced population growth of less than one percent to over 10 percent and household growth of two percent to 12 percent.

Figure F-2 summarizes the job, population, and household gains by county for the East Central Region over the 2000 to 2010 period.

Four counties, including Linn and Johnson with the largest population, household and employment bases experienced growth in jobs, population, and households. Iowa, Marshall, Poweshiek, and Washington Counties experienced job losses but gains in population and households. The labor shed or commute shed of the cities of Cedar Rapids, Iowa City, and Marshalltown (in Marshall County) encompasses all of the counties in the region accounting for the population and household gains in the smaller counties in the region.

Figure F-2: Summary of Historical Growth Conditions (2000 to 2010)

County	Job Gains	Population Gains	Household Gains
Benton	✓	✓	✓
Hardin			
Iowa		✓	✓
Johnson	✓	✓	✓
Jones	✓	✓	✓
Linn	✓	✓	✓
Marshall		✓	✓
Poweshiek		✓	✓
Tama			
Washington		✓	✓
Source: Gruen Gruen + Associates			

JOBS-TO-HOUSING BALANCE

Table F-5 summarizes the overall jobs-to-household balance for the East Central Region in 2000 and 2010.

TABLE F-5				
Historical Jobs-to-Household Ratio in East Central: 2000-2010				
	2000	2010	Change 2000-2010	Change 2000-2010
	#	#	#	%
Jobs	335,604	353,993	18,389	5.5
Households	189,740	210,086	20,346	10.7
Jobs-to-Household Ratio	1.77	1.68	-0.09	-4.7
Sources: Bureau of Economic Analysis; U.S. Census Bureau; Gruen Gruen + Associates.				

In 2000, the total number of jobs in the East Central Region exceeded the total number of households. In 2000, the jobs-to-households ratio was a high 1.77. During the decade, the number of households increased by more than the number of jobs so by 2010, the jobs-to-household ratio declined to a still healthy 1.68 for the East Central Region. Consistent with their dominance as the population and employment centers in the region, Linn County and Johnson County had the highest jobs-to-household ratio at 1.76 and 1.96, respectively.

COMPONENTS OF HISTORICAL POPULATION GROWTH

Population by Age and Race

Table F-6 shows the distribution of the population by age category within the East Central Region in 2000 and 2010.

In 2000, the age category with the highest share of the population was the 0-19 age cohort with nearly 28 percent of the population. The 20-34-years age cohort comprised 22 percent of the population, followed by the 35-44-years age cohort, which comprised 15.3 percent of the population and then the 45-54-years cohort which comprised 13 percent of the population. The 45-54-years age cohort comprised eight percent of the population, while the two oldest age cohorts, 65-74-years and 75 years and older- comprised, respectively 6.4 percent and 6.6 percent of the total population.

Figure F-3: Distribution of Population by Age

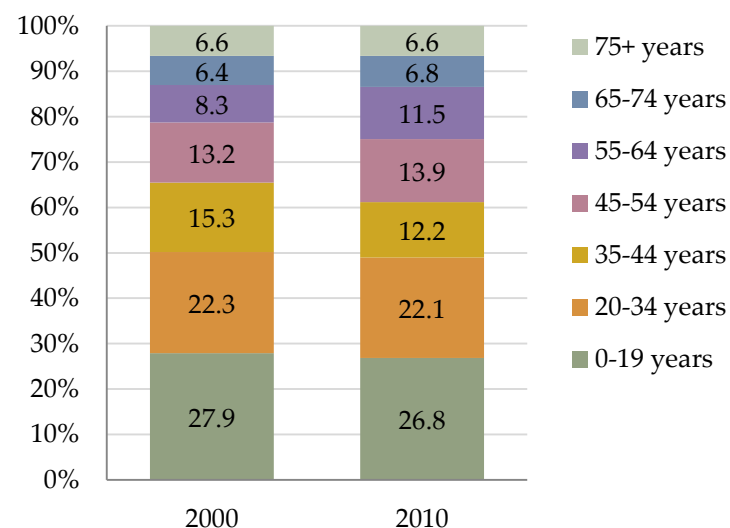


TABLE F-6				
Population by Age Within East Central Region: 2000 and 2010				
Age Cohort	2000 Population #	2010 Population #	Change 2000 - 2010	
			#	Shift Percentage Points
0-19 years	133,947	139,794	5,847	-1.1
20-34 years	107,153	115,211	8,058	-0.3
35-44 years	73,513	63,702	-9,811	-3.1
45-54 years	63,148	72,633	9,485	0.8
55-64 years	39,605	60,451	20,846	3.3
65-74 years	30,508	35,417	4,909	0.4
75+ years	31,744	34,536	2,792	0.0
EAST CENTRAL REGION	479,618	521,744	42,126	0.0
TOTAL				

Sources: U.S. Census Bureau; Gruen Gruen + Associates.

By 2010, the age distribution of the population shifted upward with decreases of 4.5 percentage points of the age cohorts under 44-years and increases in the older cohorts of 3.4 percentage points. The age cohort of 55-64 years experienced the largest upward shift of 3.3 percentage points to 11.5 percent of the total 2010 population in the East Central Region.

Consistent with the upward shift of the share of the population into older age cohorts, the median age for all but two counties in the region was 40 years or higher. Johnson County had a very low median age of 29.3 years but is home to the University of Iowa with a large student population in the 18-24 year age range. Linn County also had a lower median age of 36.5 years in 2010 but has a large workforce which may pull down the median age. Figure F-3 illustrates the distribution of the population by age group in 2000 and 2010.

Table F-7 shows the race and Hispanic origin characteristics of the population in the East Central Region in 2000 and 2010.

TABLE F-7						
Population by Race and Hispanic Origin Within East Central Region: 2000 and 2010						
	2000		2010		Change 2000-2010	
	Population #	Population % of Total	Population #	Population % of Total	Population #	Shift Percentage Points
Hispanic	11,471	2.4	23,168	4.4	11,697	2.0
Non-Hispanic:	468,147	97.6	498,576	95.6	30,429	-2.0
White	443,561	92.5	459,210	88.0	15,649	-4.5
Black	9,098	1.9	16,123	3.1	7,025	1.2
Asian	7,954	1.7	11,733	2.2	3,779	0.6
Other	7,534	1.6	11,510	2.2	3,976	0.6
EAST CENTRAL REGION TOTAL	479,618	100.0	521,744	100.0	42,126	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The preponderance of the population of the East Central Region continues to be non-Hispanic white. The non-Hispanic population declined from 97.6 percent in 2000 to 95.6 percent in 2010. The non-Hispanic white population, while increasing by over 15,000 declined by 4.5 percentage points to 88 percent of the total population in 2010. Persons of Hispanic origin increased by nearly 11,700 people to 23,168 people, to comprise 4.4 percent of the total population. Other population groups also increased with the number of blacks in the East Central Region increasing by 7,025 people or 1.2 percentage points to comprise 3.1 percent of the total population. Marshall County has the highest proportion of Hispanic residents in the region at approximately 17 percent.

HOUSEHOLD CHARACTERISTICS

Table F-8 shows the distribution of households by age category in the East Central Region for 2000 and 2010.

TABLE F-8							
Distribution of Households by Age for East Central: 2000 to 2010							
Age Groups	2000 #	2000 % of Total	2010 #	2010 % of Total	Change 2000-2010 #	Change 2000-2010 %	Shift in Proportion of Total 2000-2010 %
15-24 years	16,422	8.7	16,667	7.9	245	1.5	-0.7
25-34 years	33,911	17.9	36,340	17.3	2,429	7.2	-0.6
35-44 years	40,452	21.3	34,912	16.6	-5,540	-13.7	-4.7
45-54 years	36,343	19.2	41,106	19.6	4,763	13.1	0.4
55-64 years	23,163	12.2	35,905	17.1	12,742	55.0	4.9
65-74 years	19,003	10.0	21,940	10.4	2,937	15.5	0.4
75+ years	20,446	10.8	23,216	11.1	2,770	13.6	0.3
Total	189,740	100.0	210,086	100.0	20,346	10.7	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.							

In 2000, the category with the most households was the 35-44-years category with 21.3 percent of the households in the East Central Region. The next largest category was the 45-54 years-cohort with 19.2 percent of total households. The third largest cohort was the 25-34-years category with 17.9 percent of total households. The 55-64 years cohort with 12.2 percent of total households was the next largest age group followed by the 65-74 years and 75 years and older cohorts comprising 10 percent and nearly 11 percent of total households in the East Central Region. The smallest cohort was the 15-24 years category with 8.7 percent of total households. By 2010, the three youngest age cohorts shifted downward by six percent points to nearly 42 percent of total households. The largest cohort was the 45-54-years category with 19.6 percent of the total, up less than one percentage point compared to 2000. The 55-64 years cohort experienced the largest upward shift of 4.9 percentage points to 17.1 percent of the total households, while the two oldest age cohort categories experienced small upward shifts to comprise 21.5 percent of total households.

Table F-9 summarizes the estimated distribution of households by annual income in the East Central Region.

TABLE F-9			
Estimated Distribution of Households by Income in East Central Region (Presented in Constant 2012 Dollars)			
Household Income (in \$2012)	2000 %	2010 %	Shift Percentage Points
Less than \$10,000	5.6	6.5	0.9
\$10,000 to \$14,999	3.3	4.2	0.9
\$15,000 to \$24,999	9.5	10.1	0.7
\$25,000 to \$34,999	9.9	10.3	0.4
Subtotal: Less than \$35,000	28.3	31.1	2.9
\$35,000 to \$49,999	15.1	14.7	-0.5
\$50,000 to \$74,999	20.8	19.8	-1.0
\$75,000 to \$99,999	16.2	14.0	-2.1
Subtotal: \$35,000 to \$99,999	52.1	48.5	-3.6
\$100,000 to \$149,999	12.3	12.6	0.3
\$150,000 to \$199,999	4.3	4.6	0.2
\$200,000 or more	3.0	3.1	0.1
Subtotal: \$100,000 or more	19.6	20.3	0.6
¹ Income ranges taken from Census and American Community Survey results are adjusted for inflation to current 2012 dollars, based on the Consumer Price Index for the Midwestern United States. Estimates of household distribution by income range are re-calculated assuming a normal distribution within each bracket.			
Sources: U.S. Census Bureau; Bureau of Labor Statistics; Gruen Gruen + Associates.			

In 2010, the average annual household income in the East Central Region approximated \$68,600 in inflation adjusted 2012 dollars. Real average household income decreased by less than one percent between 2000 and 2010 from \$70,200. In 2010, approximately 31.1 percent of households had an annual income of less than \$35,000. This compares to 28.3 percent of households with annual incomes of less than \$35,000 in 2000. Approximately 48.5 percent of households in 2010 had incomes between \$35,000 and \$100,000, a decrease of 3.6 percentage points or 52.1 percent in 2000. Approximately 20.3 percent, a less than one percentage point increase, of households had annual incomes of \$100,000 or more.

Table F-10 summarizes East Central Region households by type of household for 2000 and 2010.

TABLE F-10						
Households by Type: East Central Region						
	2000		2010		Change 2000 to 2010	
	#	%	#	%	#	Shift in Proportion of Total Percentage Points
Total Households	189,740	100.0	210,086	100.0	20,346	
Family Households	121,587	64.1	130,179	62.0	8,592	-2.1
With Own Children 18 Years	57,776	30.5	59,004	28.1	1,228	-2.4
Married Couple Families	100,430	52.9	103,509	49.3	3,079	-3.6
With Own Children 18 Years	44,288	23.3	42,264	20.1	-2,024	-3.2
Female Householder, No Husband Present	15,156	8.0	18,550	8.8	3,394	0.8
With Own Children 18 Years	10,002	5.3	12,001	5.7	1,999	0.4
Nonfamily Households	68,153	35.9	79,907	38.0	11,754	2.1
Householder Living Alone	52,659	27.8	60,734	28.9	8,075	1.1
Householder 65+ Years	18,220	9.6	20,462	9.7	2,242	0.1
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The East Central Region increased by approximately 20,346 households over the 2000 to 2010 period. The biggest increase was in the number of nonfamily households and of nonfamily households the largest increase was in single person households. The number of family households increased by 8,592 households or to over 130,000 households. The number of nonfamily households increased by 11,754 to about 79,900 households. The number of households living alone increased by 8,075 households. The number of households with a household head 65 years or older increased by 2,242.

HOUSING STOCK CHARACTERISTICS AND CHANGE

Table F-11 shows the number of total housing units, number of occupied units and vacancy rate by county within the East Central Region for 2000 and 2010.

TABLE F-11

Number of Housing Units by County Within East Central Region: 2000 and 2010

COUNTY	2000 Total Number of Units #	2000 Occupied Units #	2000 Vacancy Rate %	2010 Total Number of Units #	2010 Occupied Units #	2010 Vacancy Rate %	Change in Total Number of Units 2000- 2010 #	Change in Vacancy Rate 2000-2010 Percentage Points
Benton	10,377	9,746	6.1	11,095	10,302	7.1	718	1.0
Hardin	8,318	7,628	8.3	8,224	7,296	11.3	-94	3.0
Iowa	6,545	6,163	5.8	7,258	6,677	8.0	713	2.2
Johnson	45,831	44,080	3.8	55,967	52,715	5.8	10,136	2.0
Jones	8,126	7,560	7.0	8,911	8,181	8.2	785	1.2
Linn	80,551	76,753	4.7	92,251	86,134	6.6	11,700	1.9
Marshall	16,324	15,338	6.0	16,831	15,538	7.7	507	1.7
Poweshiek	8,556	7,398	13.5	8,949	7,555	15.6	393	2.1
Tama	7,583	7,018	7.5	7,766	6,947	10.5	183	3.0
Washington	8,543	8,056	5.7	9,516	8,741	8.1	973	2.4
TOTAL	200,754	189,740	5.5	226,768	210,086	7.4	26,014	1.9

Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Consistent with the primary locations for jobs and population, Linn County and Johnson contained the largest and second largest number of housing units comprising. Linn County contained 40 percent of the total housing inventory in 2000 and 41 percent of the inventory in 2010. Johnson County contained 23 percent of the total housing inventory in 2000 and 25 percent of the inventory in 2010. The total number of housing units in the East Central Region increased by nearly 13 percent or 26,000 units to nearly 227,000 units. Housing stock additions in Linn and Johnson account for 84 percent of the total growth. All counties but Hardin experienced growth in the supply of housing units.

The number of occupied units increased by 20,346 units resulting in an increase in the overall vacancy rate from 5.5 percent in 2000 to 7.4 percent in 2010. Linn and Johnson, the largest counties which experienced employment, population, and household growth from 2000 to 2010 had the lowest vacancy rates of 5.8 percent and 6.6 percent, respectively. The two Counties which did not gain employment, population, or jobs in the past decade, Hardin and Tama, had the largest increases in vacancy rates of three percentage points to 11.3 percent and 10.5 percent, respectively. Poweshiek County, which did not experience job growth, has the highest vacancy rate of 15.6 percent. Figure H-4 illustrates the change in vacant housing units.

Figure F-4: Change in Vacant Housing Units (2000 to 2010)

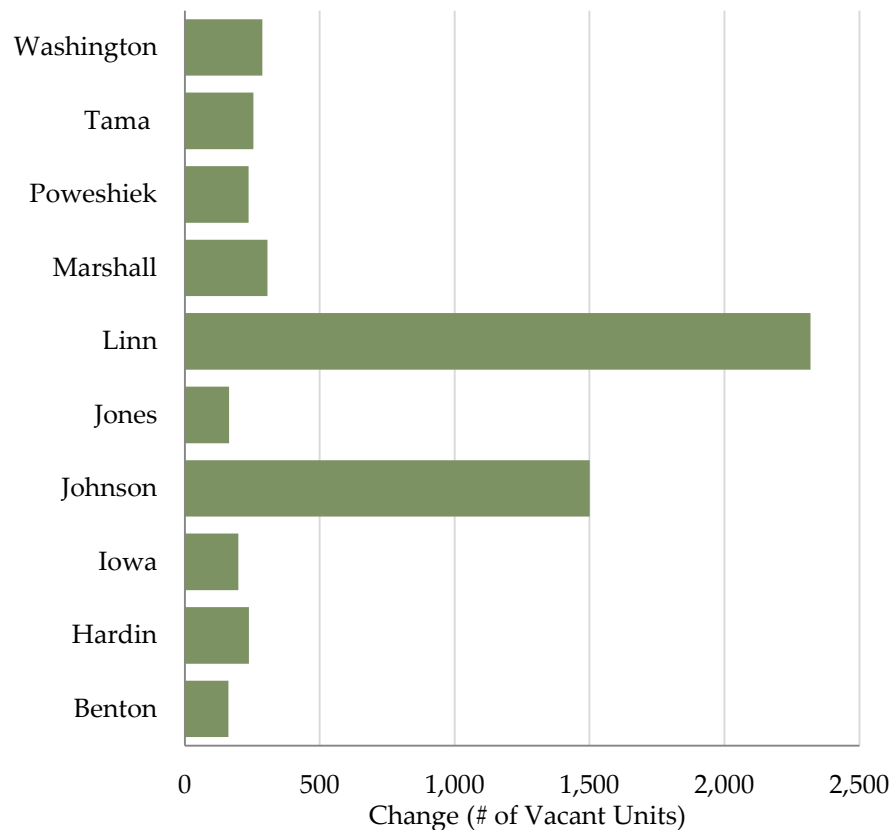


Table F-12 shows the proportion of households by tenure and age of household in the East Central Region in 2000 and 2010.

TABLE F-12						
Households by Tenure in the East Central Region: 2000 and 2010						
Age Category	2000			2010		
	Owner-Occupied	Renter-Occupied	Total Households	Owner-Occupied	Renter-Occupied	Total Households
	Percent %	Percent %	Percent %	Percent %	Percent %	Percent %
15-24	16.0	84.0	100.0	16.2	83.8	100.0
25-34	53.2	46.8	100.0	53.7	46.3	100.0
35-44	74.3	25.7	100.0	74.2	25.8	100.0
45-54	82.4	17.6	100.0	80.0	20.0	100.0
55-64	86.5	13.5	100.0	84.0	15.5	100.0
65-74	86.4	13.6	100.0	86.8	13.2	100.0
75+	77.0	23.0	100.0	76.1	23.9	100.0
TOTAL	70.0	30.0	100.0	70.5	29.5	100.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

In 2000 and 2010, the relative shares of owner-occupied households and renter-households were reasonably comparable. In 2010, the proportion of owner-occupied households increased for each age cohort up to the 65+years age cohorts.

As summarized in Table F-13, in 2010, 68.5 percent of the housing stock of the East Central Region was comprised of detached single-family housing units. Attached and multifamily housing units are estimated to have comprised approximately 31.5 percent of the housing stock in 2010. This is a larger share than other regions but can be accounted for by the presence of the University of Iowa in Johnson County.

TABLE F-13		
Estimated Distribution of East Central Region Housing Stock by Type and Number of Units ¹		
	2010 # Units	2010 % of Units
Single-Family Detached	145,104	68.5
Single-Family Attached	10,300	4.9
Multifamily (2 units)	4,419	2.1
Multifamily (3-4 units)	9,419	4.4
Multifamily (5-9 units)	10,803	5.1
Multifamily (10 + units)	22,849	10.8
Mobile Home and Other	8,946	4.2
Total	211,840	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

As Table F-14 shows, 21.5 percent of housing units in the East Central Region are estimated to have been built prior to 1940. Approximately 14 percent of units have been built since 2000, and an additional 14.6 percent were built since 1990. Approximately 50 percent of the East Central Region's housing units were originally built between 1940 and 1990. The larger proportion of housing built in the past 20 years as compared to other regions is attributable to greater amount of population and household growth that has occurred primarily in Linn and Johnson Counties.

TABLE F-14		
Estimated Distribution of East Central Region Housing Stock by Year Built ¹		
Year Built	2010 # Units	2010 % of Units
2000 or later	30,280	14.3
1990 to 1999	30,913	14.6
1980 to 1989	17,565	8.3
1960 to 1979	56,320	26.6
1940 to 1959	31,252	14.8
1939 or earlier	45,423	21.5
Total	211,753	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

Table F-15 shows the distribution of the value of owner-occupied housing for the East Central Region for 2000 and 2010.

Table F-15				
Number of Owner-Occupied Units by Value of Units for East Central Region: 2000 and 2010				
Value of Owner-Occupied Housing Units	2000 #	2010 #	Change 2000-2010	
			#	%
Less than \$50,000	12,167	13,741	1,574	12.9
\$50,000-\$79,999	22,879	13,450	-9,429	-41.2
\$80,000-\$99,999	22,502	15,211	-7,291	-32.4
\$100,000-\$149,999	27,336	41,171	13,835	50.6
\$150,000+	20,382	65,777	45,395	222.7
Total	105,226	149,350	44,124	41.9
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

The number of housing units in the East Central Region increased in the lowest value range and increased in the two highest value ranges from 2000 to 2010. Over 13,700 units or nine percent of the owner-occupied stock was valued at less than \$50,000 in 2010. Nearly 13,500 units or nine percent of the occupied housing stock was valued from \$50,000 to \$80,000, while another approximately 15,200 units or 10 percent were valued between \$80,000 and \$100,000 in 2010. Collectively, 42,402 units or 28 percent of the owner-occupied housing stock in the East Central Region was valued at less than \$100,000 in 2010. An additional 41,171 owner-occupied units or 28 percent of the stock was valued from \$100,000 to \$150,000, while 44 percent of the inventory or nearly 65,800 owner-occupied housing units were valued at \$150,000 or above in 2010.

Table F-16 shows the gross rent (unadjusted for inflation) for occupied units for the East Central Region in 2000 and 2010.

TABLE F-16				
Number of Occupied Rental Units by Monthly Rent in the East Central Region: 2000 and 2010				
Monthly Rent	2000 #	2010 #	Change 2000-2010 #	Change 2000-2010 %
Less than \$200	2,665	1,080	-1,585	-59.5
\$200 to \$299	3,961	2,168	-1,793	-45.3
\$300 to \$399	7,633	2,788	-4,845	-63.5
\$400 to \$499	11,135	7,223	-3,912	-35.1
\$500 to \$599	10,543	9,616	-927	-8.8
\$600 to \$699	6,498	7,675	1,177	18.1
\$700 to \$799	3,802	7,782	3,980	104.7
\$800 to \$899	1,968	6,809	4,841	246.0
\$900 to \$999	1,490	4,272	2,782	186.7
\$1,000 to \$1,249	1,356	5,101	3,745	276.2
\$1,250 to \$1,499	484	1,898	1,414	292.1
\$1,500 or more	350	3,004	2,654	758.3
No cash rent	2,710	3,021	311	11.5
Total	54,595	62,437	7,842	14.4
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

In 2000, 6,626 units or 12 percent of the East Central Region rental stock were occupied at rents of under \$300 per month. The amount of units at these low rents declined to 3,248 units or about five percent of the 2010 rental stock. In 2000, another 29,311 units or 54 percent of the rental stock were occupied for rents from \$300 to \$600 per month. The amount of occupied rental units with monthly rents of \$300 to \$600 declined by about 33 percent in 2010. In 2000, 12,268 units (22 percent of the rental stock) were occupied for monthly rents from \$600 to \$900. In 2010, the number of units rented in this price range increased by 9,998 or 82 percent to 22,266 units (36 percent of the rental stock). The number of units occupied at rents above \$900 per month increased by 13,249 units, from a total of 3,680 units or seven percent of the total rental stock in 2000 to 14,275 units or about 23 percent of the total rental stock in 2010. The number of units occupied for no cash rent increased by 11.5 percent to 3,021 units or five percent of the 2010 rental stock.

PUBLIC MEETINGS AND FOCUS GROUPS

The planning team conducted five meetings in two locations in the East Central Region on August 21, 2012:

- Cedar Rapids – 12 participants
 1. Focus Group: Public and Nonprofit Sector Housing Professionals
 2. Focus Group: Private Sector Housing Professionals
- Tama – 15 participants
 3. Focus Group: Public and Nonprofit Sector Housing Professionals
 4. Focus Group: Private Sector Housing Professionals
 5. Public Discussion (for general public)

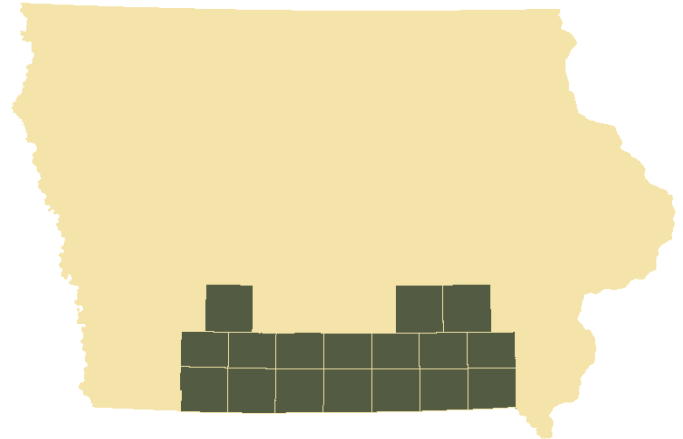
Prominent themes from the East Central regional meetings are below, starting with the most frequently mentioned.

- Rehabilitation Needed:
 - Existing housing stock needs investment and has been made a priority
 - Both rental and owner-occupied rehabilitation is needed
 - Mobile Homes present a unique case for rehabilitation
 - Still dealing with flood rehabs in Linn County
- Shortage of affordable housing, workforce housing, housing for disabled
- Housing Program Needs:
 - Increase flexibility
 - Minimize red tape
 - Increase communication/coordination with partner agencies
- Foreclosed houses deteriorating
- Demolition needed but costly for small towns

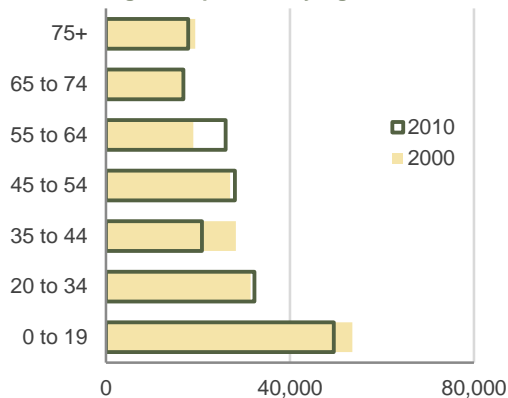
SOUTH TIER REGION

The population, household, and employment base of the South Tier Region experienced a slight decline over the 2000-2010 decade. Manufacturing, Healthcare, and Retail Trade sectors represent the largest components of the regional employment base. The unemployment rate increased from 3.4 to 7.1 percent by 2010. Although small, the Hispanic population in the South Tier Region grew rapidly. The 55-64 age cohort grew the fastest over the 2000-2010 decade. The youngest two age cohorts (0-19 and 20-34) comprise approximately 40 percent of the population.

The cost-burden rate, particularly for homeowners, increased significantly over the decade.



South Tier Region Population by Age



Composition of Employment (2010)

	South Tier	State
Manufacturing	18.2%	13.7%
Health Care	15.3%	15.3%
Retail Trade	12.6%	11.8%

Housing Cost-Burden Rates

2000:	South Tier	State
Homeowners	12.9%	14.2%
Renters	33.3%	34.1%
2010:	South Tier	State
Homeowners	21.0%	19.8%
Renters	43.2%	45.9%

Household Income (\$2012)

	South Tier	State
Avg. Household Income	\$55,000	\$64,100
Below \$35,000	41.0%	33.9%
\$35,000 to \$99,999	47.2%	48.4%
\$100,000 and Above	11.6%	17.7%

Noteworthy Facts (2010)

	South Tier	State
Jobs-to-Household Ratio	1.39	1.60
Housing Vacancy Rate	12.0%	8.6%
Avg. Household Size	2.4	2.41

The 2000-2010 Decade

	2000 #	2010 #	Change #	South Tier	State
Population	195,489	191,277	-4,212	-2.2%	4.1%
Households	79,423	78,199	-1,224	-1.5%	6.3%
Housing Units	87,881	88,911	1,030	1.2%	8.4%
Labor Force	99,790	98,020	-1,770	-1.8%	4.3%
Nonfarm Employment	99,334	96,041	-3,293	-3.3%	2.8%
Farm Employment	15,718	12,452	-3,266	-20.8%	-15.9%

Population Change over the 2000-2010 Decade

	South Tier		State of Iowa	
Hispanics	3,924	141.3%	69,071	83.7%
Other Minorities	2,371	67.9%	60,181	45.1%
Non-Hispanic Whites	-10,507	-3.4%	-9,221	-0.3%

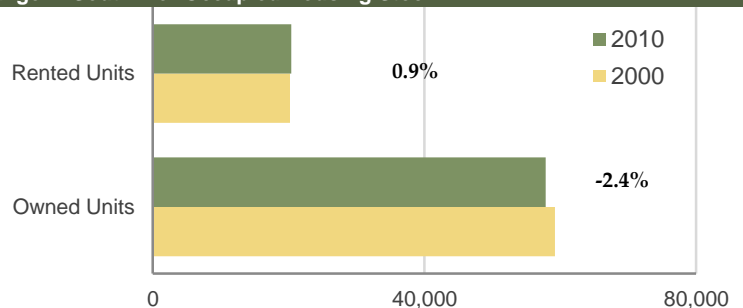
Unemployment Conditions

	South Tier		State of Iowa	
	2000	2010	2000	2010
Unemployed Workers	3,340	6,960	44,800	104,800
Unemployment Rate	3.4%	7.1%	2.8%	6.3%

Change in Households over the 2000-2010 Decade

	South Tier		State of Iowa	
Family Households	-2,404	-4.5%	20,350	2.6%
Non-Family Households	1,180	4.5%	51,950	13.7%
Households w/ Children	-2,950	-12.0%	-14,035	-3.9%
1 or 2-person Households	12,096	29.9%	71,403	9.9%

Change in South Tier Occupied Housing Stock

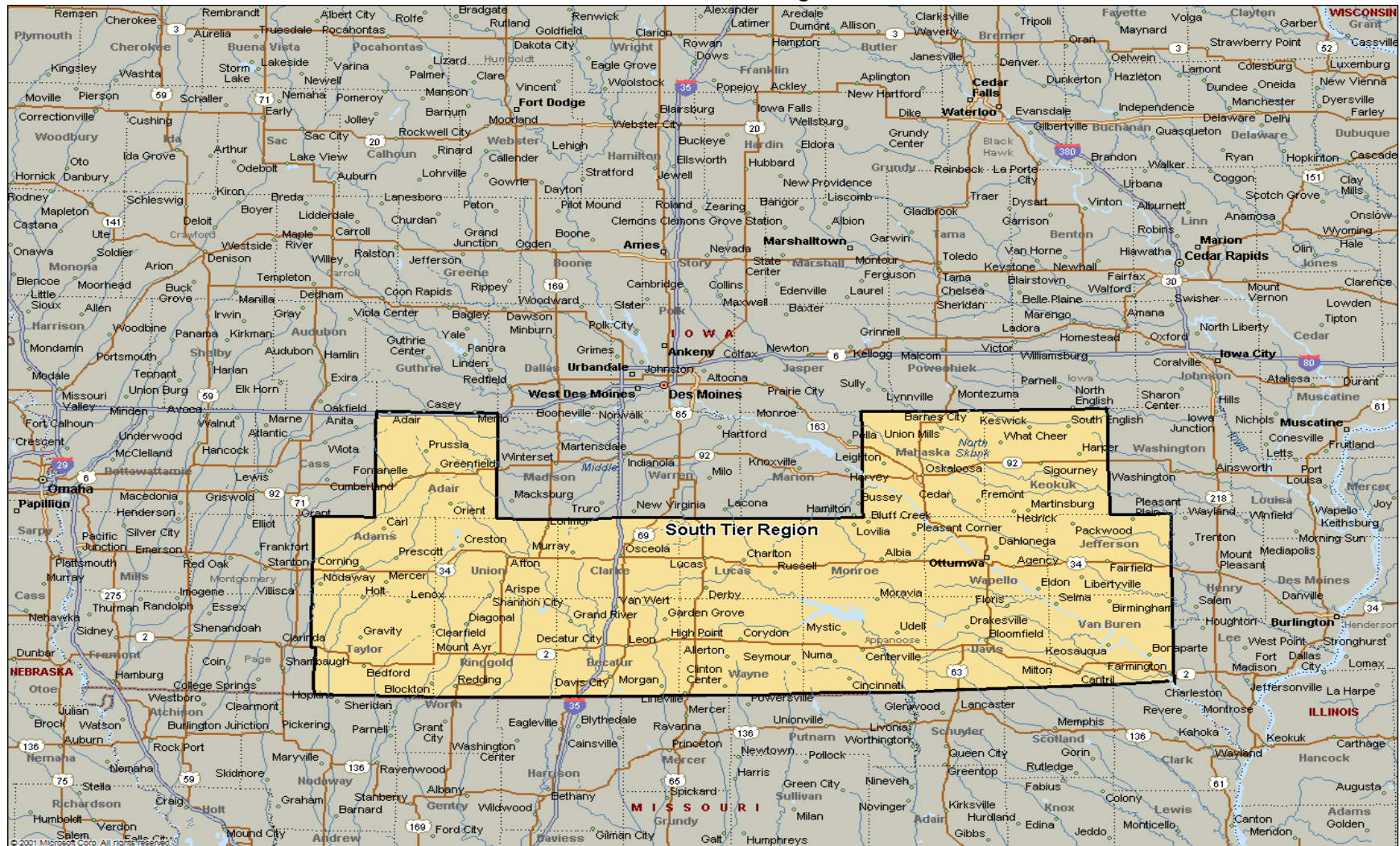


Appendix G: South Tier Trends and Conditions

INTRODUCTION

The South Tier Region consists of 17 counties encompassing the Southern Iowa Council of Governments, Chariton Valley Planning & Development and Area 15 Regional Planning Commission. Wapello County with a population of nearly 20,000 comprises 19 percent of the total population within the South Tier Region. The largest city within Wapello County and the South Tier Region is Ottumwa, with a population of over 25,000. Mahaska County is the second largest county in the region with a population of over 22,000 and located north of Wapello County. Three other counties – Keokuk, Jefferson, and Appanoose – all centered around Wapello have between 10,000 and 17,000 people in each county. The other remaining counties toward the west part of the South Tier Region are very small with populations of less than 10,000 in each county (with the exception of Union County in the west part of the South Tier Region; it's population is nearly 13,000). Map G-1 illustrates the counties and major cities included in the South Tier Region.

MAP G-1: South Tier Region



ECONOMIC BASE

Table G-1 summarizes changes in employment, labor force, and the unemployment rate in the South Tier Region between 2000 and 2010.

TABLE G-1					
Change in Employment, Labor Force, and Unemployment Rate in South Tier Region: 2000-2010					
	2000 #	2010 #	Change #	Change %	Average Annual Growth Rate %
Farm Employment	15,718	12,452	-3,266	-20.8	-2.3
Nonfarm Employment	99,334	96,041	-3,293	-3.3	-0.3
Total Employment	115,052	108,525	-6,527	-5.7	-0.6
Total Civilian Labor Force	99,790	98,020	-1,770	-1.8	-0.2
Unemployed	3,340	6,960	3,620	108.4	7.6
Unemployment Rate (%)	3.4	7.1	3.8		
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.					

Total employment in the South Tier Region fell by nearly six percent between 2000 and 2010, with a total employment decrease of over 6,500 jobs. Farm employment which makes up a large share or 11 percent of overall employment in the region declined by nearly 3,300 jobs or about 21 percent. Nonfarm employment also decreased by 3,300 jobs or over three percent. The civilian labor force decreased but less than the decrease in total employment declining by over 1,700 jobs for nearly two percent. The number of unemployed residents increased from 3.4 percent in 2000 to 7.1 percent in 2010.

The South Tier Region's largest employers are primarily concentrated in manufacturing, retail trade, and health services. The largest employers in the region include:

- Cargill Meat Solutions (Meat Manufacturing);
- John Deere Ottumwa Works (Manufacturing);
- Ottumwa Regional Health Center (Healthcare);
- Osceola Foods (Meat Manufacturing); and

- Dexter Apache Holdings Inc. (Manufacturing).

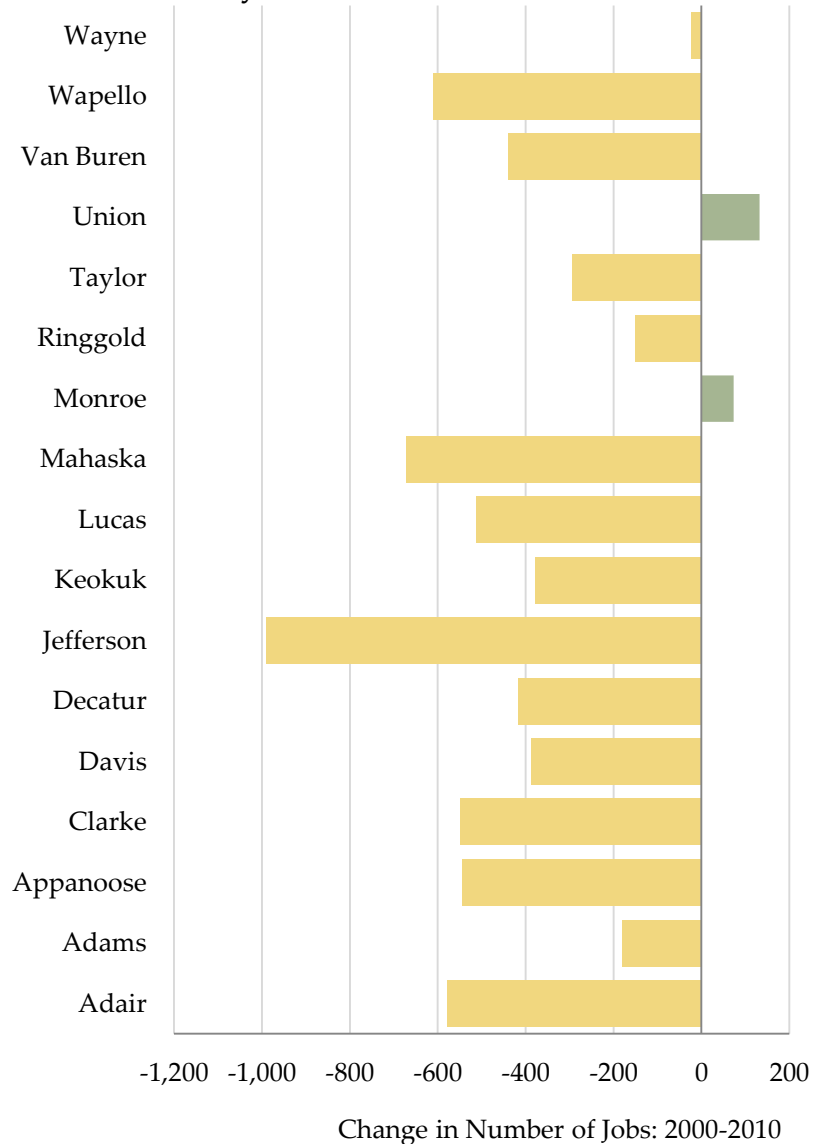
Table G-2 shows the total employment, farm employment, labor force participation, and employment rate by county within the South Tier Region in 2000 and 2010.

TABLE G-2								
Historical Employment and Labor Force by County Within South Tier Region: 2000 and 2010								
	2000				2010			
County	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %
Adair	5,661	995	4,480	2.9	5,082	777	4,250	5.4
Adams	2,861	656	2,350	3.8	2,681	679	2,080	5.3
Appanoose	7,640	913	6,380	4.6	7,096	635	6,090	7.7
Clarke	6,774	860	4,900	3.3	6,224	613	4,820	7.9
Davis	4,390	1,099	4,190	3.3	4,002	843	3,980	8.0
Decatur	4,599	879	4,290	3.5	4,182	673	4,270	6.6
Jefferson	12,489	897	9,090	3.1	11,499	704	7,940	8.3
Keokuk	5,165	1,179	5,860	3.4	4,787	1,006	5,530	6.9
Lucas	5,504	856	4,770	2.9	4,991	633	4,610	5.9
Mahaska	12,097	1,219	11,590	2.5	11,425	975	11,640	7.1
Monroe	5,009	809	3,930	3.3	5,082	588	4,290	7.0
Ringgold	3,069	861	2,600	3.1	2,918	674	2,460	5.3
Taylor	3,509	959	3,500	3.4	3,214	802	3,330	5.4
Union	8,639	800	6,610	3.5	8,771	628	7,050	5.8
Van Buren	3,929	942	4,020	3.5	3,489	728	3,790	7.9
Wapello	20,220	932	17,970	3.7	19,609	668	18,630	8.2
Wayne	3,497	862	3,260	3.1	3,473	826	3,260	5.8
TOTAL	115,052	15,718	99,790	3.4	108,525	12,452	98,020	7.1
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.								

Wapello County comprises 18 percent of the region's employment with nearly 20,000 jobs and 19 percent of the region's labor force with 18,600 members. Mahaska County with over 11,000 jobs and over 11,000 members in the labor force makes up the second largest county, with an additional 10 percent of jobs and 12 percent of the labor force in the region. Farm employment declined in all but one county (Adams County farm employment remained stable over the decade). Farm employment is evenly distributed throughout the counties in the South Tier Region though in some of the smaller counties it makes up approximately 20 percent or more of the employment (Wayne, Van Buren, Taylor, Ringgold, Keokuk, Adams).

Employment increases occurred in only two of the 17 counties but it was very minimal: Union (an increase of 132 jobs) and Monroe (an increase of 73 jobs). Fifteen of the 17 counties in the South Tier Region experienced job losses with the biggest losses occurring in Jefferson County (a decline of 990 jobs), Mahaska County (a decline of 672 jobs), and Wapello County (a decline of 611) jobs. Unemployment rates increased from 2.5 to three percent in 2000 to five to eight percent in 2010. Figure G-1 illustrates the change in employment for each county over the 2000 to 2010 period.

Figure G-1: Change in Total Employment by County (2000 to 2010)



HISTORICAL POPULATION AND HOUSEHOLD TRENDS

Total Population and Households

Table G-3 summarizes population, household population, number of households, and average household size by county within the South Tier Region for 2000 and 2010.

TABLE G-3								
Historical Population and Households Within South Tier Region: 2000 and 2010								
County	2000				2010			
	Total Population #	Household Population #	Households #	Average Household Size	Total Population #	Household Population #	Households #	Average Household Size
Adair	8,243	8,046	3,398	2.4	7,682	7,531	3,292	2.3
Adams	4,482	4,362	1,867	2.3	4,029	3,915	1,715	2.3
Appanoose	13,721	13,502	5,779	2.3	12,887	12,761	5,627	2.3
Clarke	9,133	8,977	3,584	2.5	9,286	9,134	3,701	2.5
Davis	8,541	8,357	3,207	2.6	8,753	8,629	3,201	2.7
Decatur	8,689	7,920	3,337	2.4	8,457	7,794	3,223	2.4
Jefferson	16,181	15,553	6,649	2.3	16,843	15,112	6,846	2.2
Keokuk	11,400	11,220	4,586	2.5	10,511	10,371	4,408	2.4
Lucas	9,422	9,216	3,811	2.4	8,898	8,820	3,689	2.4
Mahaska	22,335	21,757	8,880	2.5	22,381	21,722	8,975	2.4
Monroe	8,016	7,838	3,228	2.4	7,970	7,848	3,213	2.4
Ringgold	5,469	5,318	2,245	2.4	5,131	4,952	2,047	2.4
Taylor	6,958	6,776	2,824	2.4	6,317	6,221	2,679	2.3
Union	12,309	12,017	5,242	2.3	12,534	12,182	5,271	2.3
Van Buren	7,809	7,682	3,181	2.4	7,570	7,473	3,108	2.4
Wapello	36,051	35,014	14,784	2.4	35,625	34,758	14,552	2.4
Wayne	6,730	6,598	2,821	2.3	6,403	6,312	2,652	2.4
SOUTH TIER REGION TOTAL	195,489	190,153	79,423	2.4	191,277	185,535	78,199	2.4
Sources: U.S. Census Bureau; Gruen Gruen + Associates.								

The South Tier Region's population decreased a smaller amount than the employment or by 4,212 people, or 2.1 percent, from 195,489 in 2000 to 191,277 in 2010. The household population declined by 4,618 people or 2.4 percent over the decade, while the number of households declined by 200 to nearly 78,200 households in 2010. Average household size remained stable over the decade at 2.4 persons per household. Table G-4 shows the change in population and households in the South Tier Region over the 2000 to 2010 period.

TABLE G-4						
Change in Population and Households Within South Tier Region: 2000-2010						
County	Total Population #	Total Population %	Household Population #	Household Population %	Households #	Households %
Adair	-561	-6.8	-515	-6.4	-106	-3.1
Adams	-453	-10.1	-447	-10.2	-152	-8.1
Appanoose	-834	-6.1	-741	-5.5	-152	-2.6
Clarke	153	1.7	157	1.7	117	3.3
Davis	212	2.5	272	3.3	-6	-0.2
Decatur	-232	-2.7	-126	-1.6	-114	-3.4
Jefferson	662	4.1	-441	-2.8	197	3.0
Keokuk	-889	-7.8	-849	-7.6	-178	-3.9
Lucas	-524	-5.6	-396	-4.3	-122	-3.2
Mahaska	46	0.2	-35	-0.2	95	1.1
Monroe	-46	-0.6	10	0.1	-15	-0.5
Ringgold	-338	-6.2	-366	-6.9	-198	-8.8
Taylor	-641	-9.2	-555	-8.2	-145	-5.1
Union	225	1.8	165	1.4	29	0.6
Van Buren	-239	-3.1	-209	-2.7	-73	-2.3
Wapello	-426	-1.2	-256	-0.7	-232	-1.6
Wayne	-327	-4.9	-286	-4.3	-169	-6.0
SOUTH TIER REGION TOTAL	-4,212	-2.2	-4,618	-2.4	-1,224	-1.5
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

Other than Clarke, Davis, Jefferson, Mahaska and Union Counties, all the remaining 12 counties in the South Tier Region experienced population and household loss. Jefferson County experienced the largest amount of change – gaining over 600 people and 200 households. The largest losses were Ringgold, Taylor, and Adair Counties with population losses of six percent or greater.

The South Tier Region did not grow over the 2000 to 2010 decade. Other than a few counties which had small gains in employment, population or households, all remaining counties experienced job and population losses, as shown in Figure G-2

Figure G-2: Summary of Historical Growth Conditions (2000 to 2010)

<i>County</i>	<i>Job Gains</i>	<i>Population Gains</i>	<i>Household Gains</i>
Adair			
Adams			
Appanoose			
Clarke		✓	✓
Davis		✓	
Decatur			
Jefferson		✓	✓
Keokuk			
Lucas			
Mahaska		✓	✓
Monroe	✓		
Ringgold			
Taylor			
Union	✓	✓	✓
Van Buren			
Wapello			
Wayne			

JOBS-TO-HOUSING BALANCE

Table G-5 summarizes the overall jobs-to-household balance in the South Tier Region in 2000 and 2010.

TABLE G-5				
Historical Jobs-to-Household Ratio in South Tier Region: 2000-2010				
	2000	2010	Change	Change
	#	#	#	%
Jobs	115,052	108,525	-6,527-	-5.7
Households	79,423	78,199	-1,224	-1.5
Jobs-to-Household Ratio	1.45	1.39	-0.06	-4.2
Sources: Bureau of Economic Analysis; U.S. Census Bureau.				

In 2000, the total number of jobs in the South Tier Region exceeded the total number of number of households. The jobs-to-housing ratio was a reasonable ratio of 1.45 in 2000. The total number of jobs decreased more than the fall in households so the jobs-to-households ratio declined to 1.39 in 2010.

COMPONENTS OF HISTORICAL POPULATION GROWTH

Population by Age and Race

Table G-6 shows the distribution of the population by age category within the South Tier Region in 2000 and 2010. In 2000, the largest age category was the 0-19 age cohort with over 27 percent of the population. This was followed in descending order by the other age categories. In 2010, the age cohorts shifted so that the largest downward shift was in the 35-44 years age category, shifting from 14 percent of the population to 11 percent of the population by 2010. The 55-64 years age category experienced an upward shift of 3.9 percentage points, respectively to a total of 13.6 percent in 2010.

The share of the total population 65 years and above decreased slightly by 0.5 percentage points to a total of 18.1 percent of the total population in 2010.

Figure G-3: Distribution of Population by Age

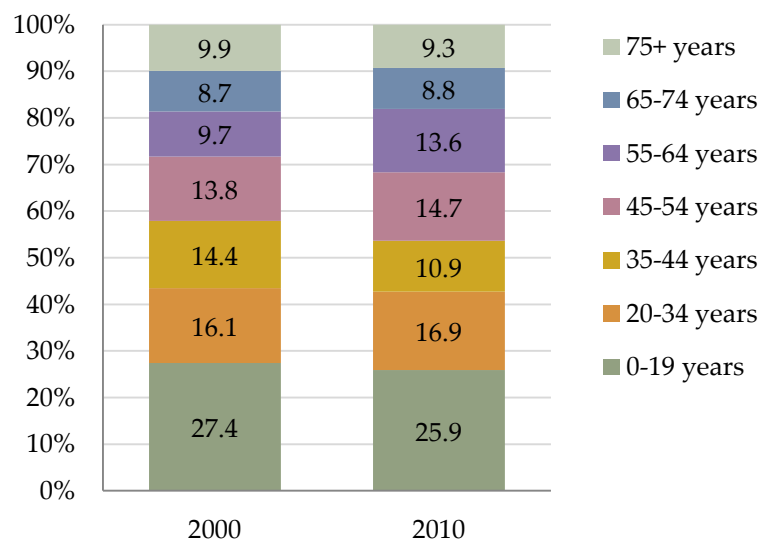


TABLE G-6				
South Tier Region Population by Age: 2000 and 2010				
Age Cohort	2000	2010	Change 2000 - 2010	
	Population #	Population #	#	Shift Percentage Points
0-19 years	53,531	49,495	-4,036	-1.5
20-34 years	31,463	32,253	790	0.8
35-44 years	28,220	20,870	-7,350	-3.5
45-54 years	26,970	28,026	1,056	0.9
55-64 years	18,964	25,991	7,027	3.9
65-74 years	16,946	16,803	-143	0.1
75+ years	19,395	17,839	-1,556	-0.6
SOUTH TIER TOTAL	195,489	191,277	-4,212	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

Similar to other regions in Iowa, the median age for the majority of counties in the region is older at 40 years or more.

Davis, Mahaska, and Wapello Counties have slightly lower median ages under 40 years. As described in Table G-7, the lower median age in Wapello County correlates with an increase in the Hispanic population, which in turn relate to jobs in the meat and poultry packing and processing, and other manufacturing activities. Figure G-3 illustrates the distribution of the population by age group in 2000 and 2010.

Table G-7 shows the race and Hispanic origin characteristics of the population in the South Tier Region in 2000 and 2010.

TABLE G-7						
Population by Race and Hispanic Origin within South Tier Region: 2000 and 2010						
	2000		2010		Change 2000-2010	
	Population #	Population % of Total	Population #	Population % of Total	Population #	Population % of Total
Hispanic	2,777	1.4	6,701	3.5	3,924	2.1
Non-Hispanic:	192,712	98.6	184,576	96.5	-8,136	-2.1
White	189,221	96.8	178,714	93.4	-10,507	-3.4
Black	820	0.4	1,401	0.7	581	0.3
Asian	1,041	0.5	2,316	1.2	1,275	0.7
Other	1,630	0.8	2,145	1.1	515	0.3
SOUTH TIER REGION TOTAL	195,489	100.0	191,277	100.0	-4,212	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The preponderance of the population of the South Tier Region continues to be non-Hispanic white. The non-Hispanic white population, however, declined by over 10,000 people or 3.4 percentage points to 93.4 percent in 2010 (compared to 96.8 percent in 2000), while persons of Hispanic origin increased by nearly 4,000 people or 2.1 percentage points. Small increases in black, Asian and other population groups of 2,078 in conjunction with the growth of the Hispanic population of 6,300 did not fully offset the population decline of non-Hispanic whites.

Within the South Tier, Clarke and Wapello Counties have the largest Hispanic population at approximately ten percent in 2010 of the County population, up from 4.0 and 2.2 percent respectively in 2000. Taylor County also experienced a small increase in its share of Hispanic residents, from 3.8 percent in 2000 to 5.8 percent in 2010. The proportion of Hispanics comprises less than three percent of the total population of the other counties in the South Tier Region.

HOUSEHOLD CHARACTERISTICS

Table G-8 shows the distribution of households by age category in the South Tier Region for 2000 and 2010.

TABLE G-8							
Distribution of Households by Age for South Tier Region: 2000 to 2010							
Age Groups	2000 #	2000 % of Total	2010 #	2010 % of Total	Change 2000-2010 #	Change 2000-2010 %	Shift in Proportion of Total 2000-2010 %
15-24 years	4,175	5.3	3,539	4.5	-636	-15.2	-0.7
25-34 years	10,460	13.2	10,054	12.9	-406	-3.9	-0.3
35-44 years	15,098	19.0	11,205	14.3	-3,893	-25.8	-4.7
45-54 years	15,311	19.3	15,558	19.9	247	1.6	0.6
55-64 years	10,890	13.7	15,334	19.6	4,444	40.8	5.9
65-74 years	10,636	13.4	10,401	13.3	-235	-2.2	-0.1
75+ years	12,853	16.2	12,108	15.5	-745	-5.8	-0.7
Total	79,423	100.0	78,199	100.0	-1,224	-1.5	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.							

In 2000, the age categories with the most households were the 35-44 and 45-54 years category which collectively comprised 38 percent of households. As the Baby Boomer population continues to age, the age of households continues to shift upward. The largest shift in the proportion of households was from the 45-54 years to the 55-64 years age group. The proportion of households moving into the 55-64 years age group shifted upwards by nearly six percentage points from approximately 14 percent in 2000 to nearly 20 percent by 2010.

Table G-9 summarizes the estimated distribution of households by annual income in the South Tier Region.

TABLE G-9			
Estimated Distribution of Households by Income in South Tier Region (Presented in Constant 2012 Dollars)			
Household Income (in \$2012)	2000 %	2010 %	Shift Percentage Points
Less than \$10,000	8.6	7.9	-0.7
\$10,000 to \$14,999	5.0	7.2	2.3
\$15,000 to \$24,999	12.8	14.6	1.8
\$25,000 to \$34,999	12.6	11.3	-1.3
Subtotal: Less than \$35,000	39.0	41.0	2.1
\$35,000 to \$49,999	17.7	14.7	-3.0
\$50,000 to \$74,999	20.2	20.8	0.6
\$75,000 to \$99,999	13.1	11.7	-1.4
Subtotal: \$35,000 to \$99,999	51.0	47.2	-3.8
\$100,000 to \$149,999	6.6	7.8	1.2
\$150,000 to \$199,999	2.0	2.2	0.2
\$200,000 or more	1.4	1.6	0.2
Subtotal: \$100,000 or more	10.0	11.6	1.6
¹ Income ranges taken from Census and American Community Survey results are adjusted for inflation to current 2012 dollars, based on the Consumer Price Index for the Midwestern United States. Estimates of household distribution by income range are re-calculated assuming a normal distribution within each bracket.			
Sources: U.S. Census Bureau; Bureau of Labor Statistics; Gruen Gruen + Associates.			

In 2010, the average annual household income in the South Tier Region approximated \$55,000 (in inflation-adjusted 2012 dollars). This region has the lowest average annual household income in the state but was the only region in the state to experience an increase (on an inflation adjusted basis). Real average annual household income increased by approximately two percent between 2000 and 2010 from \$53,800. Nearly half of households in the South Tier are in the middle-income brackets between \$35,000 and \$99,999. Between 2000 and 2010, the proportion in this income group declined slightly from nearly 51 percent to 47 percent. Another 41 percent of households are estimated to have annual

incomes of less than \$35,000, up slightly from 39 percent of households in these income brackets in 2000. Approximately 12 percent of households have annual incomes between \$100,000 and \$199,999, a lower proportion than other regions in Iowa.

Table G-10 summarizes South Tier Region households by type of household for 2000 and 2010.

TABLE G-10						
Households by Type in South Tier Region						
	2000		2010		Change 2000 to 2010	
	#	%	#	%	#	Shift in Proportion of Total Percentage Points
Total Households	79,423	100.0	78,199	100.0	-1,224	
Family Households:	53,331	67.1	50,927	65.1	-2,404	-2.0
With Own Children 18 Years	23,462	29.5	20,512	26.2	-2,950	-3.3
Married Couple Families	44,566	56.1	40,815	52.2	-3,751	-3.9
With Own Children 18 Years	17,779	22.4	14,281	18.3	-3,498	-4.1
Female Householder, No Husband Present	6,098	7.7	6,796	8.7	698	1.0
With Own Children 18 Years	4,053	5.1	4,210	5.4	157	0.3
Nonfamily Households:	26,092	32.8	27,272	34.5	1,180	1.7
Householder Living Alone	22,603	28.5	23,185	29.6	582	1.1
Householder 65+ Years	11,374	14.3	10,522	13.5	-852	-0.8
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The South Tier Region lost approximately 852 households over the 2000 to 2010 period. The number of nonfamily households increased by approximately 1,200, or as a proportion of total households, by 1.7 percentage points. The percentage of family households with own children (18 years of age and younger) living at home decreased from 29.5 percent in 2000 to 26.2 in 2010. The proportion of traditional married couple families with children declined by an even larger share from 22 percent in 2000 to 18 percent in 2010. The number of single-person households grew by approximately 600 households over the decade.

HOUSING STOCK CHARACTERISTICS AND CHANGE

Table G-11 shows the number of total housing units, number of occupied units, and vacancy rate by county within the South Tier Region for 2000 and 2010. Figure G-4 shows the change in the number of vacant units by county within the Northeast Region.

TABLE G-11

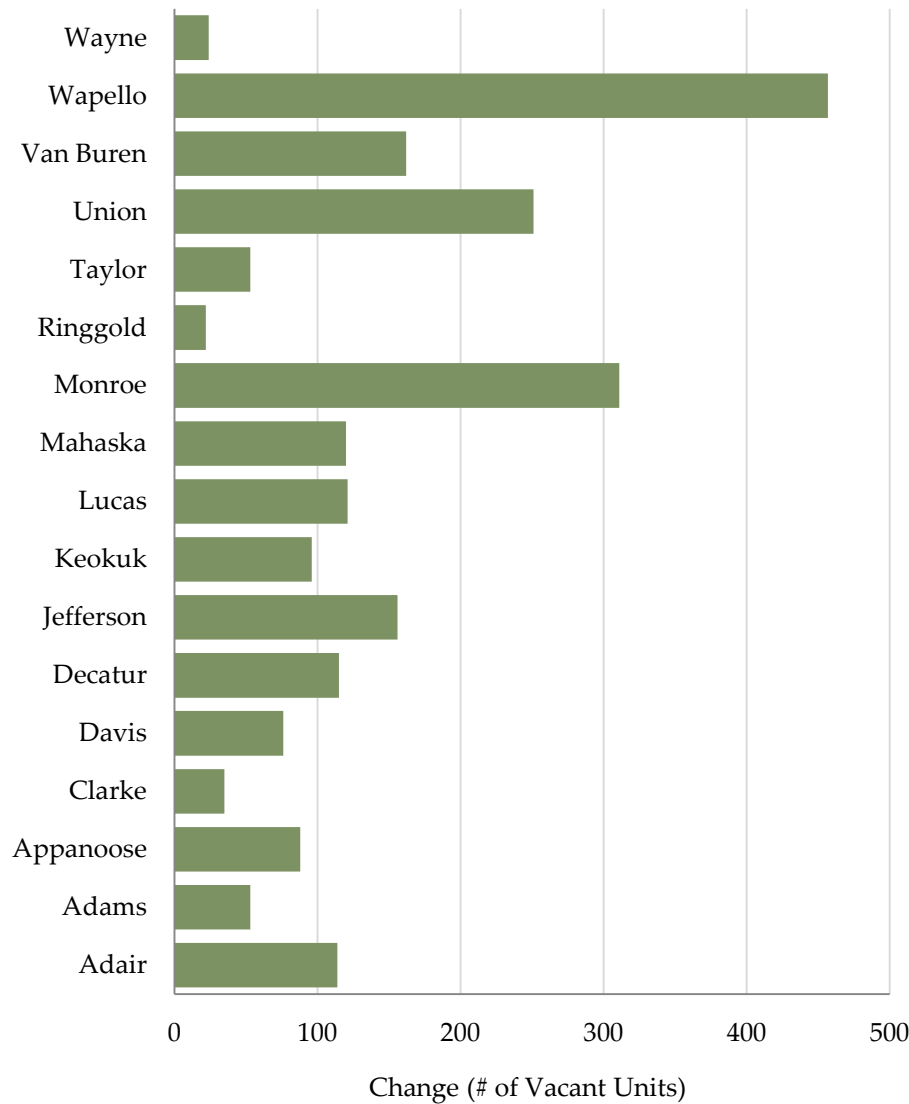
Number of Housing Units by County Within South Tier Region: 2000 and 2010

COUNTY	2000 Total Number of Units #	2000 Occupied Units #	2000 Vacancy Rate %	2010 Total Number of Units #	2010 Occupied Units #	2010 Vacancy Rate %	Change in Total Number of Units 2000- 2010 #	Change in Vacancy Rate 2000-2010 <u>Percentage Points</u>
Adair	3,690	3,398	7.9	3,698	3,292	11.0	8	3.1
Adams	2,109	1,867	11.5	2,010	1,715	14.7	-99	3.2
Appanoose	6,697	5,779	13.7	6,633	5,627	15.2	-64	1.5
Clarke	3,934	3,584	8.9	4,086	3,701	9.4	152	0.5
Davis	3,530	3,207	9.2	3,600	3,201	11.1	70	1.9
Decatur	3,833	3,337	12.9	3,834	3,223	15.9	1	3.0
Jefferson	7,241	6,649	8.2	7,594	6,846	9.8	353	1.6
Keokuk	5,013	4,586	8.5	4,931	4,408	10.6	-82	2.1
Lucas	4,239	3,811	10.1	4,238	3,689	13.0	-1	2.9
Mahaska	9,551	8,880	7.0	9,766	8,975	8.1	215	1.1
Monroe	3,588	3,228	10.0	3,884	3,213	17.3	296	7.3
Ringgold	2,789	2,245	19.5	2,613	2,047	21.7	-176	2.2
Taylor	3,199	2,824	11.7	3,107	2,679	13.8	-92	2.1
Union	5,657	5,242	7.3	5,937	5,271	11.2	280	3.9
Van Buren	3,581	3,181	11.2	3,670	3,108	15.3	89	4.1
Wapello	15,873	14,784	6.9	16,098	14,552	9.6	225	2.7
Wayne	3,357	2,821	16.0	3,212	2,652	17.4	-145	1.4
TOTAL	87,881	79,423	9.6	88,911	78,199	12.0	1,030	2.4

Sources: U.S. Census Bureau; Gruen Gruen + Associates.

Consistent with the primary location for jobs and population, Wapello County contained the largest number of housing units comprising 18 percent of the inventory in 2000 and 2010 in the region. The total number of housing units in the South Tier Region increased by a very small amount,

Figure G-4: Change in Vacant Housing Units (2000 to 2010)



about one percent or just over 1,000 units from 2000 to 2010, from nearly 88,000 units in 2000 to nearly 89,000 units in 2010. The increase in units was fairly evenly distributed in Jefferson, Monroe, Union, Van Buren and Mahaska Counties.

The change in occupied units decreased, resulting in an increase in the overall vacancy rate from 9.6 percent in 2000 to 12 percent by 2010, making the South Tier Region the second highest overall vacancy rate in the State after the North Tier Region. Vacancy rates from a low of eight percent in Mahaska County to nearly 22 percent in Ringgold County. The higher vacancy rates in the region are consistent with the declining employment base in all counties in the South Tier Region. Figure G-4 illustrates the change in vacant housing units.

HOUSING STOCK CHARACTERISTICS AND CHANGE

Table G-12 summarizes the distribution of households by age and housing tenure in the South Tier Region

TABLE G-12						
Households by Tenure in the South Tier Region: 2000 and 2010						
2000			2010			
Age Category	Owner-Occupied Percent %	Renter-Occupied Percent %	Total Households Percent %	Owner-Occupied Percent %	Renter-Occupied Percent %	Total Households Percent %
15-24	28.0	72.0	100.0	30.2	69.8	100.0
25-34	58.3	41.7	100.0	59.5	40.5	100.0
35-44	74.2	25.8	100.0	72.1	27.9	100.0
45-54	80.5	19.5	100.0	78.7	21.3	100.0
55-64	86.2	13.8	100.0	82.3	17.7	100.0
65-74	86.0	14.0	100.0	84.2	15.8	100.0
75+	76.9	23.1	100.0	75.0	25.0	100.0
TOTAL	74.6	25.4	100.0	73.9	26.1	100.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

In 2000 and 2010, the relative shares of owner-occupied households and renter-households were reasonably comparable. In 2010, the proportion of owner-occupied households increased for each age cohort up to the 65+years age cohorts.

As summarized in Table G-13, the housing stock of the South Tier Region is predominately comprised of detached single-family housing units at 81 percent of the total housing stock. Attached and multifamily housing units are estimated to have comprised approximately 19 percent of the housing stock in 2010.

TABLE G-13		
Estimated Distribution of South Tier Region Housing Stock by Type and Number of Units ¹		
	2010 # Units	2010 % of Units
Single-Family Detached	62,506	80.5
Single-Family Attached	388	0.5
Multifamily (2 units)	932	1.2
Multifamily (3-4 units)	3,106	4.0
Multifamily (5-9 units)	1,708	2.2
Multifamily (10 + units)	2,562	3.3
Mobile Home and Other	6,445	8.3
Total	77,647	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

As shown on Table G-14, approximately 35 percent of housing units in the South Tier Region are estimated to have been built prior to 1940. Approximately one-third of the housing inventory is now greater than 70 years in age. Approximately eight percent of units have been built since 2000, and an additional 16 percent were built from 1980 to 1999. Approximately 41 percent of the South Tier Region housing units were originally built between 1940 and 1980.

TABLE G-14		
Estimated Distribution South Tier Region Housing Stock by Year Built ¹		
Year Built	2010 # Units	2010 % of Units
2000 or later	6,056	7.8
1990 to 1999	7,299	9.4
1980 to 1989	5,435	7.0
1960 to 1979	19,101	24.6
1940 to 1959	12,734	16.4
1939 or earlier	27,021	34.8
Total	77,647	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

Table G-15 shows the distribution of the value of owner-occupied housing for the South Tier Region for 2000 and 2010.

Table G-15				
Number of Owner-Occupied Units by Value of Units for South Tier Region: 2000 and 2010				
Value of Owner-Occupied Housing Units	2000 #	2010 #	Change 2000-2010	
			#	%
Less than \$50,000	18,531	14,636	-3,895	-21.0
\$50,000-\$79,999	11,612	12,706	1,094	9.4
\$80,000-\$99,999	4,702	7,768	3,066	65.2
\$100,000-\$149,999	3,734	10,466	6,732	180.3
\$150,000+	1,942	12,748	10,806	556.4
Total	40,521	58,324	17,803	43.9
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

The numbers of housing units in the South Tier Region decreased in the less than \$50,000 value ranges and increased in the higher value ranges from 2000 to 2010. Even so, approximately 21,100 units or 25 percent of the owner-occupied stock was valued at less than \$50,000 in 2010. Nearly 12,700 units or 22 percent of the occupied housing stock was valued from \$50,000 to \$80,000, while another approximately 7,200 units or 13 percent of the owner-occupied housing stock were valued between \$80,000 and \$100,000 in 2010. Collectively, over 35,000 units or 60 percent of the owner-occupied housing stock in the South Tier Region was valued at less than \$100,000 in 2010. An additional 10,500 owner-occupied units or 18 percent of the stock was valued from \$100,000 to \$150,000, while the balance of 12,700 units or 22 percent of the owner-occupied housing stock was valued at \$150,000 or above in 2010. On an unadjusted inflation basis, the biggest shift in the value of owner-occupied units was in the \$100,000 or higher valued units between 2000 and 2010 which grew by over 300 percent from about 5,700 units to more than 23,000 units.

Table G-16 shows the gross rent (unadjusted for inflation) for occupied units for the South Tier Region in 2000 and 2010.

TABLE G-16				
Number of Occupied Rental Units by Monthly Rent in the South Tier Region: 2000 and 2010				
Monthly Rent	2000 #	2010 #	Change 2000-2010 #	Change 2000-2010 %
Less than \$200	2,283	721	-1,562	-68.4
\$200 to \$299	2,685	1,496	-1,189	-44.3
\$300 to \$399	3,752	2,109	-1,643	-43.8
\$400 to \$499	3,740	2,831	-909	-24.3
\$500 to \$599	2,113	3,296	1,183	56.0
\$600 to \$699	1,073	2,469	1,396	130.1
\$700 to \$799	309	1,981	1,672	541.1
\$800 to \$899	112	779	667	595.5
\$900 to \$999	85	439	354	416.5
\$1,000 to \$1,249	81	354	273	337.0
\$1,250 to \$1,499	44	26	-18	-40.9
\$1,500 or more	42	148	106	252.4
No cash rent	1,942	2,674	732	37.7
Total	18,261	19,323	1,062	5.8
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

In 2000, approximately 8,700 units or 48 percent of the South Tier Region rental stock were occupied at rents of under \$400 per month. The amount of units at these low rents declined to approximately 4,300 units or about 22 percent of the 2010 rental stock. In 2000, another 6,900 units or 38 percent of the rental stock were occupied for rents from \$400 to \$699 per month. The figures are reasonably comparable for 2010 with 8,600 or 44 percent of the rental stock renting for \$400 to \$699 per month. In 2000, only two percent of units were occupied for monthly rents from \$700 to \$899. In 2010, the number of units rented in this price range increased by over 500 percent from over 400 units to more than 2,700 units. The number of units occupied at rents above \$900 per month also increased by the largest amount from 252 units in 2000 to nearly 1,000 units in 2010.

PUBLIC MEETINGS AND FOCUS GROUPS

The planning team conducted five meetings in two locations in the Southern Tier Region on August 20, 2012:

- Ottumwa – 27 participants
 1. Focus Group: Public and Nonprofit Sector Housing Professionals
 2. Focus Group: Private Sector Housing Professionals
- Tama – 15 participants
 3. Focus Group: Public and Nonprofit Sector Housing Professionals
 4. Focus Group: Private Sector Housing Professionals
 5. Public Discussion (for general public)

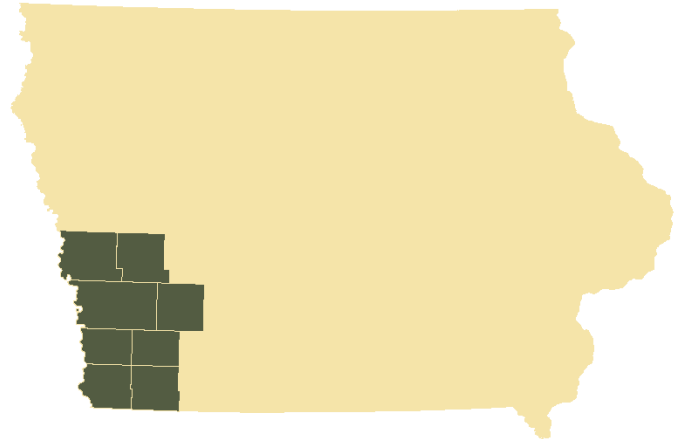
Prominent themes from the Southern Tier regional meetings are below, starting with the most frequently mentioned.

- Lack of housing options for moderate income/professional workforce
 - Rentals are in particularly short supply
- Deterioration is a problem, with many homes needing extensive rehabilitation or demolition
- Housing professionals would like to see increased flexibility and reduced red tape for IFA programs
 - Some lenders are wary of IFA projects
- Need education for homeowners on maintenance and financing
- Shortage of low income rentals
- General housing shortage across the board
- Multiple areas of decline and struggling economies in the region

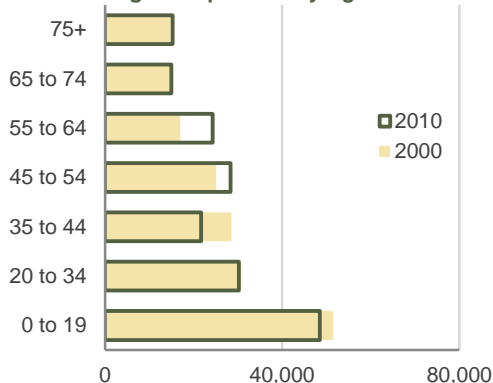
SOUTHWEST REGION

The population and household base of the Southwest Region experienced slight growth while the labor force experienced a small decline over the 2000-2010 decade. The employment base experienced a significant decline in farm employment. Healthcare, Retail Trade, and Leisure & Hospitality sectors represent the largest components of the regional employment base.

The unemployment rate increased from 2.7 to 5.7 percent by 2010. The 45-54 and 55-64 age cohorts grew the fastest over the 2000-2010 decade. The Hispanic population grew rapidly. The cost-burden rate for renters increased sharply over the decade to upwards of 50 percent by 2010.



Southwest Region Population by Age



The 2000-2010 Decade

	2000 #	2010 #	Change #	Southwest	State
Population	182,531	183,381	850	0.5%	4.1%
Households	71,369	73,447	2,078	2.9%	6.3%
Housing Units	76,298	80,154	3,856	5.1%	8.4%
Labor Force	98,040	95,460	-2,580	-2.6%	4.3%
Nonfarm Employment	91,394	91,738	344	0.4%	2.8%
Farm Employment	7,473	5,821	-1,652	-22.1%	-15.9%

Population Change over the 2000-2010 Decade

	Southwest		State of Iowa	
Hispanics	4,130	104.2%	69,071	83.7%
Other Minorities	1,749	-3.2%	60,181	45.1%
Non-Hispanic Whites	-5,029	48.8%	-9,221	-0.3%

Composition of Employment (2010)

	Southwest	State
Health Care	17.3%	13.5%
Retail Trade	13.9%	11.8%
Leisure & Hospitality	12.4%	8.8%

Unemployment Conditions

	Southwest		State of Iowa	
	2000	2010	2000	2010
Unemployed Workers	2,680	5,400	44,800	104,800
Unemployment Rate	2.7%	5.7%	2.8%	6.3%

Housing Cost-Burden Rates

	Southwest	State
2000:		
Homeowners	14.8%	14.2%
Renters	34.1%	34.1%
2010:		
Homeowners	18.8%	19.8%
Renters	50.5%	45.9%

Change in Households over the 2000-2010 Decade

	Southwest		State of Iowa	
Family Households	-514	-1.0%	20,350	2.6%
Non-Family Households	2,592	11.9%	51,950	13.7%
Households w/ Children	-2,314	-10.3%	-14,035	-3.9%
1 or 2-person Households	3,405	7.7%	71,403	9.9%

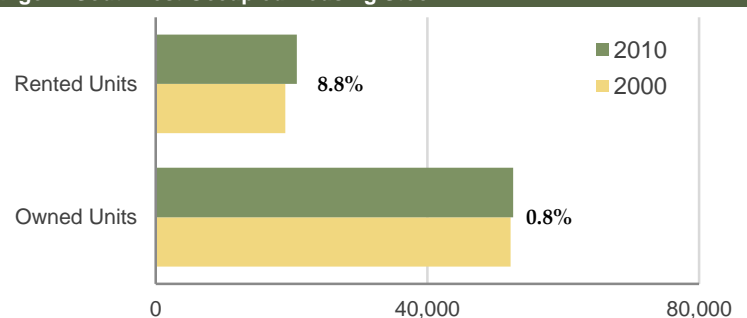
Household Income (\$2012)

	Southwest	State
Avg. Household Income	\$58,400	\$64,100
Below \$35,000	35.8%	33.9%
\$35,000 to \$99,999	47.7%	48.4%
\$100,000 and Above	16.3%	17.7%

Noteworthy Facts (2010)

	Southwest	State
Jobs-to-Households Ratio	1.33	1.60
Housing Vacancy Rate	8.4%	8.6%
Avg. Household Size	2.4	2.41

Change in Southwest Occupied Housing Stock

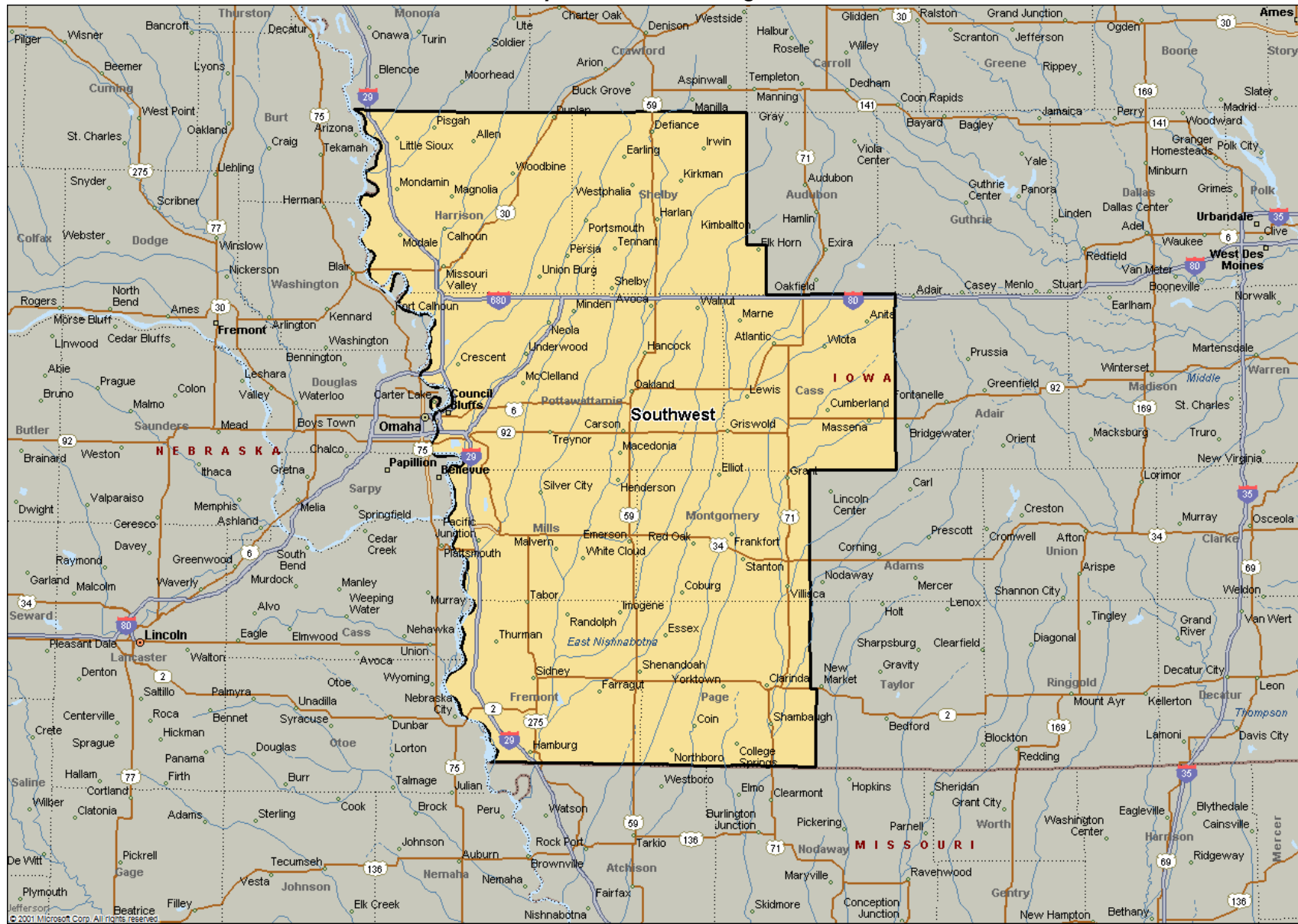


Appendix H: Southwest Trends and Conditions

INTRODUCTION

The Southwest Region consists of eight counties encompassing two regional planning bodies: Metropolitan Area Planning Agency and Southwest Iowa Planning Council. Pottawattamie County is the largest county with a population of over 93,000, comprising 47 percent of the total population within the Southwest Region. The largest city in Pottawattamie County and the Southwest Region is Council Bluffs, with a population of over 62,000. The remaining counties in the Southwest Region each have less than 10,000 people. Map H-1 illustrates the counties and major cities included in the Southwest Region.

Map H-1: Southwest Region



ECONOMIC BASE

Table H-1 summarizes changes in employment, labor force, and the unemployment rate in the Southwest Region between 2000 and 2010.

TABLE H-1					
Change in Employment, Labor Force ,and Unemployment Rate in Southwest Region: 2000-2010					
	2000 #	2010 #	Change #	Change %	Average Annual Growth Rate %
Farm Employment	7,473	5,821	-1,652	-22.1	-2.5
Nonfarm Employment	91,394	91,738	344	0.4	0.0
Total Employment	98,867	97,559	-1,308	-1.3	-0.1
Total Civilian Labor Force	98,040	95,460	-2,580	-2.6	-0.3
Unemployed	2,680	5,400	2,720	101.5	7.3
Unemployment Rate (%)	2.7	5.7	2.9		
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.					

Total employment in the Southwest Region decreased from 2000 to 2010 by over 1,300 jobs or 1.3 percent. Farm employment declined by nearly 1,700 job or 22 percent to approximately 5,800 jobs. Nonfarm employment remained stable with only 300 job gains. In 2000, farm employment comprised seven percent of total employment in the region. In 2010, farm employment comprised six percent of total employment in the region. The civilian labor force decreased by 2,600 members or 2.6 percent. The number of residents unemployed increased by 2,700, or 101 percent to 5,400 people. The unemployment rate increased from a low 2.7 percent to a still relatively low 5.7 percent.

The East Central Region's largest employers are primarily concentrated in educational services, accommodations and food services, manufacturing, retail trade, and health services. Large employers in the region include:

- Ameristar Casino Hotel (Accommodations and Food Services);
- Harrah's (Accommodations and Food Services);
- Horseshoe Council Bluffs (Accommodations and Food Services);
- Iowa Western Community College (Educational Services);

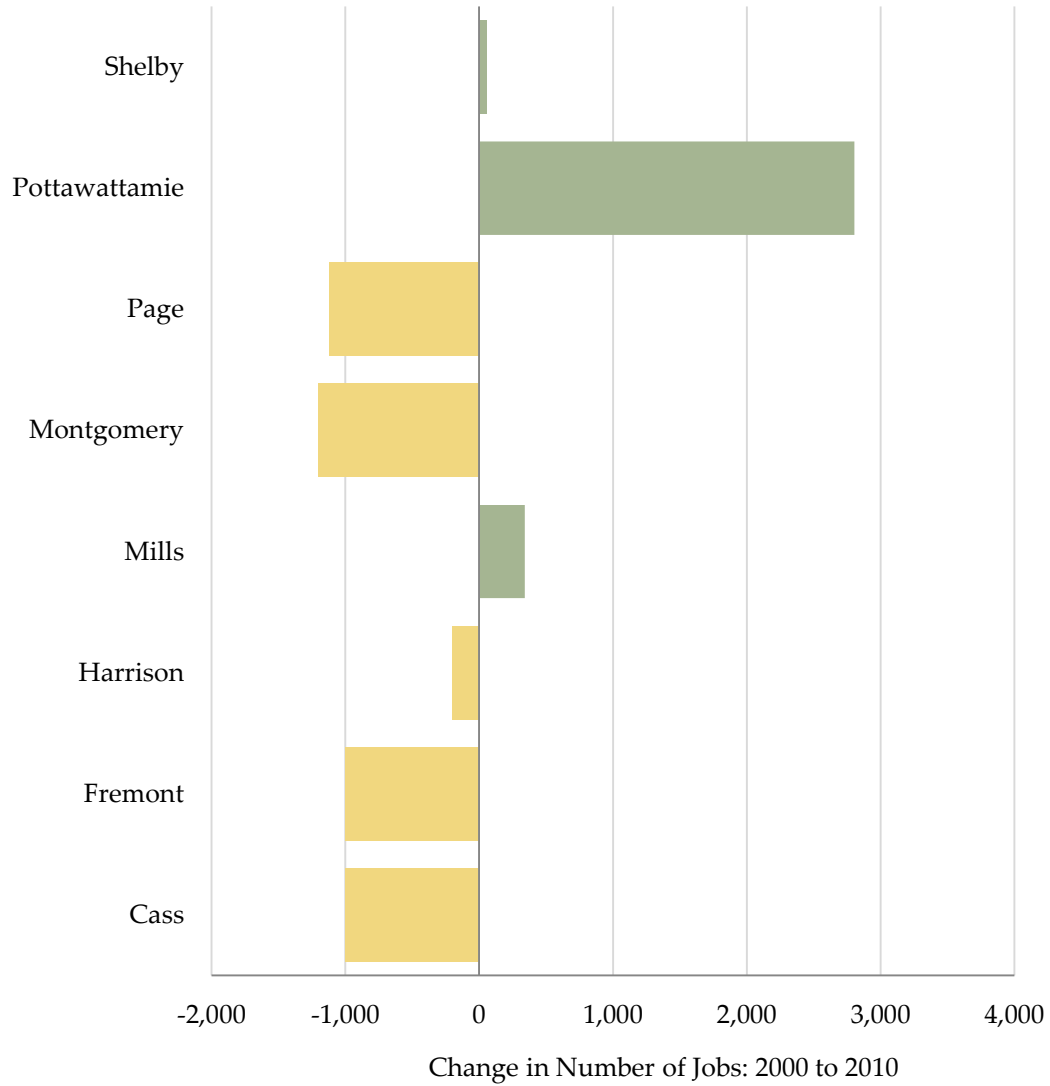
- Jennie Edmundson Hospital (Healthcare Services);
- Osi Industries (Meat Packers Manufacturing);
- Mercy Hospital (Healthcare Services); and
- Wal-Mart Supercenter (Retail Trade).

Table H-2 shows the total employment, farm employment, labor force participation, and unemployment rate by county within the Southwest Region in 2000 and 2010.

TABLE H-2								
Historical Employment and Labor Force by County Within Southwest Region: 2000 and 2010								
	2000				2010			
County	Total Employment #	Farm Employment	Civilian Labor Force #	Unemployment Rate %	Total Employment #	Farm Employment #	Civilian Labor Force #	Unemployment Rate %
Cass	9,549	940	7,930	3.8%	8,551	752	7,550	6.5%
Fremont	5,382	660	4,250	2.6%	4,385	464	3,800	6.3%
Harrison	7,000	1,045	8,100	2.5%	6,804	755	7,300	5.5%
Mills	6,078	522	7,900	2.5%	6,419	543	7,800	5.1%
Montgomery	7,275	740	6,040	3.5%	6,072	612	5,080	8.5%
Page	9,712	999	8,400	3.3%	8,595	726	7,570	6.9%
Pottawattamie	46,346	1,437	48,300	2.5%	49,151	1,056	48,800	5.3%
Shelby	7,525	1,130	7,120	2.5%	7,582	913	7,560	4.2%
TOTAL	98,867	7,473	98,040	2.7%	97,559	5,821	95,460	5.7%
Sources: U.S. Bureau of Economic Analysis; U.S. Bureau of Labor Statistics; Gruen Gruen + Associates.								

Pottawattamie County comprises 50 percent of the region's employment with over 49,000 jobs and 51 percent of the region's labor force with 48,800 members. Employment increases occurred in only two counties: Mills (an increase of 341 jobs) and Pottawattamie (an increase of 2,805 jobs). Gains in employment were largely in the healthcare services, educational services, and transportation and warehousing sectors. The remaining counties experienced job losses with largest job losses occurring in Montgomery County (a decline of 1,203 jobs) and Page County (a decline of 1,117 jobs). Shelby County's employment remained stable with the lowest unemployment in the region by 2010. Montgomery County which lost the most jobs over the decade also experienced the highest unemployment rate of over eight percent by 2010. Figure H-1 illustrates the change in employment for each county over the 2000 to 2010 period.

Figure H-1: Change in Total Employment by County (2000 to 2010)



HISTORICAL POPULATION AND HOUSEHOLD TRENDS

Total Population and Households

Table H-3 summarizes population, household population, number of households, and average household size by county for 2000 and 2010.

TABLE H-3								
Historical Population and Households Within Southwest Region: 2000 and 2010								
County	2000				2010			
	Total Population #	Household Population #	Households #	Average Household Size	Total Population #	Household Population #	Households #	Average Household Size
Cass	14,684	14,221	6,120	2.3	13,956	13,652	5,980	2.3
Fremont	8,010	7,835	3,199	2.5	7,441	7,306	3,064	2.4
Harrison	15,666	15,347	6,115	2.5	14,928	14,645	5,987	2.5
Mills	14,547	13,847	5,324	2.6	15,059	14,451	5,605	2.6
Montgomery	11,771	11,518	4,886	2.4	10,740	10,527	4,558	2.3
Page	16,976	15,584	6,708	2.3	15,932	14,464	6,393	2.3
Pottawattamie	87,704	86,028	33,844	2.5	93,158	91,082	36,775	2.6
Shelby	13,173	12,874	5,173	2.5	12,167	11,947	5,085	2.4
SOUTHWEST REGION TOTAL	182,531	177,254	71,369	2.5	183,381	178,074	73,447	2.4
Sources: U.S. Census Bureau; Gruen Gruen + Associates.								

The Southwest Region's population increased very slightly over the 2000 to 2010 decade. Total household population expanded by less than 1,000 people, but the total number of households increased by approximately 2,100 over the decade. Pottawattamie County with the city of Council Bluffs as the dominant population center in the region containing approximately 51 percent of the region's population. The next largest county of Mills with a much smaller population of approximately 15,000 contains about 16 percent of the region's population and is directly south of Pottawattamie County. With a stable household population and growth in the number of households, the average household size has decreased in all counties and for the region overall from approximately 2.5 persons per household to 2.4 persons per household.

Table H-4 shows the change in population and households in the Southwest Region over the 2000 to 2010 period.

TABLE H-4						
Change in Population and Households Within Southwest Region: 2000-2010						
County	Total Population #	Total Population %	Household Population #	Household Population %	Households #	Households %
Cass	-728	-5.0	-569	-4.0	-140	-2.3
Fremont	-569	-7.1	-529	-6.8	-135	-4.2
Harrison	-738	-4.7	-702	-4.6	-128	-2.1
Mills	512	3.5	604	4.4	281	5.3
Montgomery	-1,031	-8.8	-991	-8.6	-328	-6.7
Page	-1,044	-6.1	-1,120	-7.2	-315	-4.7
Pottawattamie	5,454	6.2	5,054	5.9	2,931	8.7
Shelby	-1,006	-7.6	-927	-7.2	-88	-1.7
SOUTHWEST REGION TOTAL	850	0.5	820	0.5	2,078	2.9
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

Although the region overall has experienced very little population growth, shifts have occurred within the region. The largest county, Pottawattamie, experienced the largest amount of gain in terms of population and households. Pottawattamie County grew by six percent increasing by nearly 3,400 people. The number of households in Pottawattamie County grew by 8.7 percent or 2,900 households.

Figure H-2 summarizes the job, population, and household gains by county within the Southwest Region over the 2000 to 2010 period.

Consistent with the information presented in the prior tables, only Mills and Pottawattamie experienced growth in employment, population, and the number of households between 2000 and 2010. Shelby County gained a few jobs over the decade but essentially its employment remained the same between 2000 and 2010. All other counties in the Southwest Region experienced declines in population, household and employment.

Figure H-2: Summary of Historical Growth Conditions (2000 to 2010)

<i>County</i>	<i>Job Gains</i>	<i>Population Gains</i>	<i>Household Gains</i>
Cass			
Fremont			
Harrison			
Mills	✓	✓	✓
Montgomery			
Page			
Pottawattamie	✓	✓	✓
Shelby	✓		
Source: Gruen Gruen + Associates			

JOBS-TO-HOUSING BALANCE

Table H-5 summarizes the overall jobs-to-household balance for the Southwest Region in 2000 and 2010.

TABLE H-5				
Historical Jobs-to-Household Ratio in Southwest Region: 2000-2010				
	2000	2010	Change	Change
	#	#	#	%
Jobs	98,867	97,559	-1,308	-1.3
Households	71,369	73,447	2,078	2.9
Jobs-to-Household Ratio	1.38	1.33	-0.05	
Sources: Bureau of Economic Analysis; U.S. Census Bureau; Gruen Gruen + Associates.				

In 2000, the total number of jobs in the Southwest Region exceeded the total number of households. The jobs-to-household ratio was 1.38 jobs per household in 2000. The total number of households increased more than the decline in jobs by 2010, so the jobs-to-household ratio fell slightly to 1.33 for the region in 2010.

COMPONENTS OF HISTORICAL POPULATION GROWTH

Population by Age and Race

Table H-6 shows the distribution of the population by age category within the Southwest Region in 2000 and 2010. Figure H-3 illustrates the distribution of the population by age group in 2000 and 2010.

In 2000, the age category with the largest share of the region's population was the 0-19 age cohort with 28 percent of the population. This was followed in descending order by the other age categories. In 2010, the age cohorts shifted substantially, so that the largest downward shift was in the 35-44 years age category, shifting from nearly 16 percent of the population to about 12 percent of the population by 2010.

Figure H-3: Distribution of Population by Age

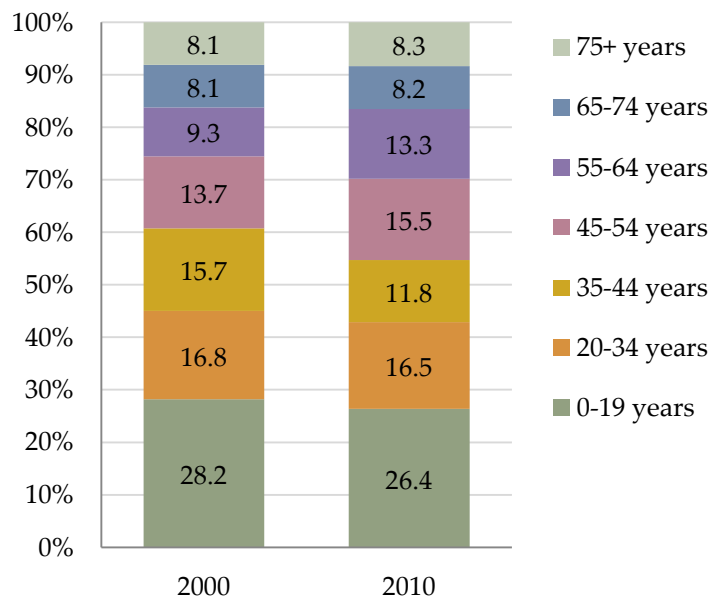


TABLE H-6				
Southwest Tier Region Population by Age: 2000 and 2010				
Age Cohort	2000	2010	Change 2000 - 2010	
	Population #	Population #	#	Shift Percentage Points
0-19 years	51,500	48,495	-3,005	-1.8
20-34 years	30,708	30,230	-478	-0.3
35-44 years	28,567	21,712	-6,855	-3.8
45-54 years	25,080	28,389	3,309	1.7
55-64 years	17,023	24,304	7,281	3.9
65-74 years	14,833	15,000	167	0.1
75+ years	14,820	15,251	431	0.2
SOUTHWEST REGION TOTAL	182,531	183,381	850	-1.8

Sources: U.S. Census Bureau; Gruen Gruen + Associates.

The 45-54 and 55-64 years age categories experienced upward shifts of 1.7 and 3.9 percentage points, respectively to a total of nearly 29 percent in 2010. The share of the total population 65 years and older remained about the same proportion of the total population in 2010, at about eight percent. The median age for all counties in region exceeds 41 years or more except for Pottawattamie County which has median age of 38.5 years in 2010. As described in Table H-7, the lower median ages in Pottawattamie County correlates with a higher proportion of the Hispanic population than in other counties in the region and a higher share of the working age population (25-44 years) given it is the major employment center in the region.

Table H-7 shows the race and Hispanic origin characteristics of the population in the Southwest Region in 2000 and 2010.

TABLE H-7						
Population by Race and Hispanic Origin Within Southwest Region: 2000 and 2010						
	2000		2010		Change 2000-2010	
	Population #	Population % of Total	Population #	Population % of Total	Population #	Shift Percentage Points
Hispanic	3,965	2.2	8,095	4.4	4,130	2.2
Non-Hispanic:	178,566	97.8	175,286	95.6	-3,280	-2.2
White	174,980	95.9	169,951	92.7	-5,029	-3.2
Black	1,045	0.6	1,763	1.0	718	0.4
Asian	671	0.4	878	0.5	207	0.1
Other	1,870	1.0	2,694	1.5	824	0.4
SOUTHWEST REGION TOTAL	182,531	100.0	183,381	100.0	850	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The preponderance of the population of the Southwest Region continues to be non-Hispanic white. The non-Hispanic white population, however, declined by approximately 5,000 people or 3.2 percentage points to 93 percent in 2010 (compared to 96 percent in 2000), while persons of Hispanic origin increased by over 4,000 people or 2.2 percentage points. Small increases in black, Asian and other population groups of 2,599 in conjunction with the growth of the Hispanic population of 8,225 more than fully offset the population decline of non-Hispanic whites.

Within the Southwest Region, Pottawattamie County has the largest Hispanic population at 24.2 percent of the total population of the County population, up from 8.7 percent in 2000. In 2010, the Hispanic population in Pottawattamie County totaled 13.7 percent, up from 9.1 percent of the total population of the County in 2000. The proportion of Hispanics comprises less than two percent of the total population of the other counties in the Southwest Region.

HOUSEHOLD CHARACTERISTICS

Table H-8 shows the distribution of households by age category in the Southwest Region for 2000 and 2010.

TABLE H-8							
Distribution of Households by Age for Southwest Region: 2000 to 2010							
Age Groups	2000 #	2000 % of Total	2010 #	2010 % of Total	Change 2000-2010 #	Change 2000-2010 %	Shift in Proportion of Total 2000-2010 %
15-24 years	3,460	4.9	3,143	4.3	-317	-9.2	-0.6
25-34 years	10,126	14.2	9,499	12.9	-627	-6.2	-1.3
35-44 years	15,102	21.2	11,377	15.5	-3,725	-24.7	-5.7
45-54 years	13,980	19.6	15,681	21.4	1,701	12.2	1.8
55-64 years	9,833	13.8	14,085	19.2	4,252	43.2	5.4
65-74 years	9,227	12.9	9,345	12.7	118	1.3	-0.2
75+ years	9,641	13.5	10,317	14.1	676	7.0	0.5
Total	71,369	100.0	73,447	100.0	2,078	2.9	0.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.							

In 2000, the age category with the most households in the region was the 35-44 years category with 21 percent of the households. This was followed closely by the 45-54 years age category with 20 percent of households in this category. Households, headed by a householder of 75 years or older, comprised 14 percent of the total households in 2000. By 2010, the age cohorts had shifted upwards and the largest shift was from the 45-54 years cohort to the 55-64 years cohort so by 2010, these two cohorts comprised nearly 41 percent of all households. The proportion of households headed by a member 75 years or older remained the same at 14 percent of the total households in the Southwest Region.

Table H-9 summarizes the estimated distribution of households by annual income in the Southwest Region.

TABLE H-9			
Estimated Distribution of Households by Income in Southwest Region (Presented in Constant 2012 Dollars)			
Household Income (in \$2012)	2000 %	2010 %	Shift Percentage Points
Less than \$10,000	6.3	6.1	-0.2
\$10,000 to \$14,999	3.7	6.5	2.8
\$15,000 to \$24,999	10.6	13.0	2.4
\$25,000 to \$34,999	11.1	10.2	-0.9
Subtotal: Less than \$35,000	31.7	35.8	4.1
\$35,000 to \$49,999	16.8	14.9	-1.9
\$50,000 to \$74,999	21.7	20.1	-1.6
\$75,000 to \$99,999	15.2	12.7	-2.5
Subtotal: \$35,000 to \$99,999	53.7	47.7	-6
\$100,000 to \$149,999	9.7	11.5	1.8
\$150,000 to \$199,999	3.1	3.5	0.4
\$200,000 or more	1.9	1.3	-0.6
Subtotal: \$100,000 or more	14.7	16.3	1.6
¹ Income ranges taken from Census and American Community Survey results are adjusted for inflation to current 2012 dollars, based on the Consumer Price Index for the Midwestern United States. Estimates of household distribution by income range are re-calculated assuming a normal distribution within each bracket.			
Sources: U.S. Census Bureau; Bureau of Labor Statistics; Gruen Gruen + Associates.			

In 2010, the average annual household income in the Southwest Region approximated \$58,400 (in inflation-adjusted 2012 dollars). Real average household income declined by approximately six percent between 2000 and 2010 from \$62,200. Approximately 36 percent of Southwest Region households have annual incomes of less than \$35,000, up from about 32 percent in 2000. In 2010, approximately 48 percent of households fall within the middle-income brackets ranging from \$35,000 to \$99,999. In 2000, 54 percent of the households fell into this income range.

Approximately 16 percent of households are estimated to have annual incomes exceeding \$100,000, up slightly from nearly 15 percent of households in these income brackets in 2000.

Table H-10 summarizes Southwest Region households by type of household for 2000 and 2010.

TABLE H-10						
Households by Type in Southwest Region						
	2000		2010		Change 2000 to 2010	
	#	%	#	%	#	Shift in Proportion of Total Percentage Points
Total Households	71,369	100.0	73,447	100.0	2,078	
Family Households	49,622	69.5	49,108	66.9	-514	-2.6
With Own Children 18 Years	22,552	31.6	20,238	27.6	-2,314	-4.0
Married Couple Families	39,998	56.0	37,811	51.5	-2,187	-4.5
With Own Children 18 Years	16,571	23.2	13,519	18.4	-3,052	-4.8
Female Householder, No Husband Present	6,959	9.8	7,759	10.6	800	0.8
With Own Children 18 Years	4,448	6.2	4,665	6.4	217	0.2
Nonfamily Households	21,747	30.5	24,339	33.1	2,592	2.6
Householder Living Alone	18,630	26.1	20,397	27.8	1,767	1.7
Householder 65+ Years	8,664	12.1	8,924	12.2	260	0.1
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The Southwest Region decreased by approximately 2,100 households over the 2000 to 2010 period. The type of households has changed mirroring national trends and the contraction in traditional married couple families. The number of family households did not decrease much (only about 500 households) but within the family household category, the decline was greater in more traditional family households - married couple families and married couple families with children – decreasing by over 2,200 households, or as a proportion of total households, from 56 percent in 2000 to 52 percent in 2010.

The increase in the number of nonfamily households was larger than the increase in family households. Nonfamily households increased by nearly 2,600 or about 12 percent increase from about 31 percent of households to 33 percent in 2010. Of these nonfamily households, the number of single-person households grew by approximately 1,800 over the decade, increasing from 26 percent of households to 28 percent.

HOUSING STOCK CHARACTERISTICS AND CHANGE

Table H-11 shows the number of total housing units, number of occupied units, and vacancy rate by county within the Southwest Region for 2000 and 2010.

TABLE H-11								
Number of Housing Units by County Within Southwest Region: 2000 and 2010								
COUNTY	2000 Total Number of Units #	2000 Occupied Units #	2000 Vacancy Rate %	2010 Total Number of Units #	2010 Occupied Units #	2010 Vacancy Rate %	Change in Total Number of Units 2000- 2010 #	Change in Vacancy Rate 2000-2010 Percentage Points
Cass	6,590	6,120	7.1	6,591	5,980	9.3	1	2.2
Fremont	3,514	3,199	9.0	3,431	3,064	10.7	-83	1.7
Harrison	6,602	6,115	7.4	6,731	5,987	11.1	129	3.7
Mills	5,671	5,324	6.1	6,109	5,605	8.3	438	2.2
Montgomery	5,399	4,886	9.5	5,239	4,558	13.0	-160	3.5
Page	7,302	6,708	8.1	7,181	6,393	11.0	-121	2.9
Pottawattamie	35,761	33,844	5.4	39,330	36,775	6.5	3,569	1.1
Shelby	5,459	5,173	5.2	5,542	5,085	8.2	83	3.0
TOTAL	76,298	71,369	6.5	80,154	73,447	8.4	3,856	1.9
Sources: U.S. Census Bureau; Gruen Gruen + Associates.								

Consistent with the primary location for jobs and population, Pottawattamie County contained approximately half of total housing units in 2000 and 2010. The total number of housing units in the Southwest Region increased by five percent or nearly 3,900 units from 2000 to 2010, from nearly

76,300 units in 2000 to nearly 80,200 units in 2010. Pottawattamie County accounted for almost all of the growth in housing units. Figure H-4 illustrates the change in vacant housing units.

Figure H-4: Change in Vacant Housing Units (2000 to 2010)

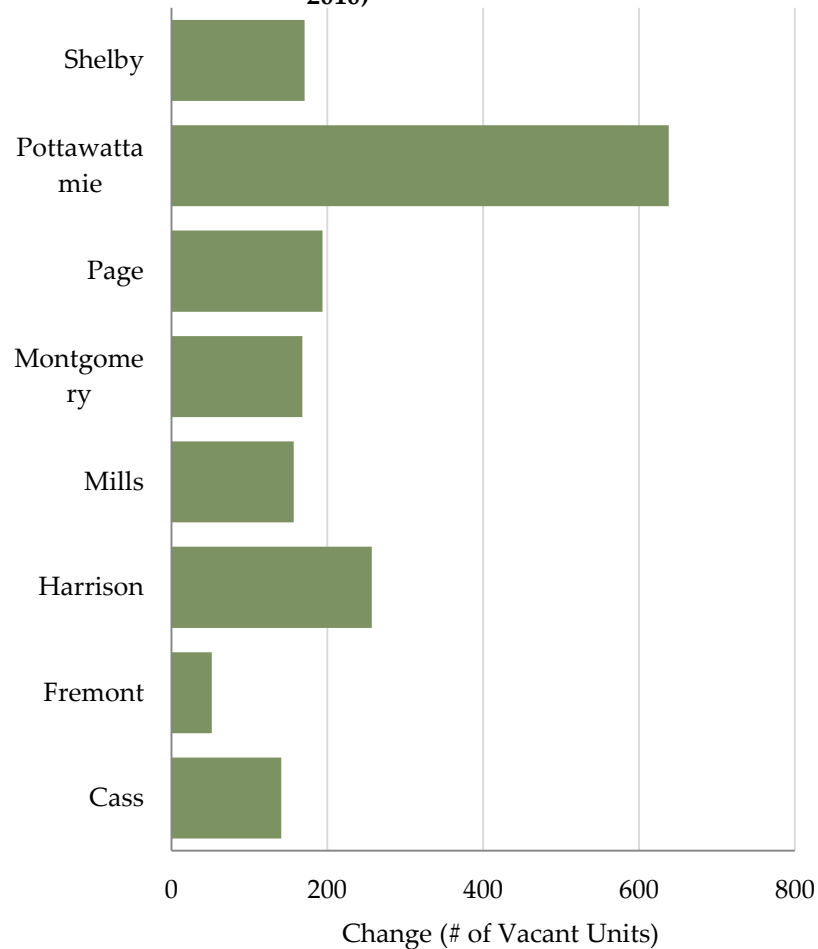


Table H-12 shows the proportion of households by tenure and age of household in the Southwest Region in 2000 and 2010.

TABLE H-12						
Households by Tenure in the Southwest Region: 2000 and 2010						
	2000			2010		
	Owner-Occupied	Renter-Occupied	Total Households	Owner-Occupied	Renter-Occupied	Total Households
Age Category	Percent %	Percent %	Percent %	Percent %	Percent %	Percent %
15-24	24.2	75.8	100.0	24.4	75.6	100.0
25-34	56.6	43.4	100.0	55.6	44.4	100.0
35-44	72.1	27.9	100.0	69.5	30.5	100.0
45-54	80.6	19.4	100.0	75.5	24.5	100.0
55-64	84.7	15.3	100.0	81.2	18.8	100.0
65-74	84.8	15.2	100.0	83.3	16.7	100.0
75+	76.8	23.2	100.0	74.3	25.7	100.0
TOTAL	73.2	26.8	100.0	71.7	28.3	100.0
Sources: U.S. Census Bureau; Gruen Gruen + Associates.						

The share of households that were owner-occupied declined slightly from 2000 to 2010. In 2000 73.2 percent of housing units were owner-occupied while 26.8 percent of households rented their housing units. In 2010, the share of owner-occupied households fell slightly to 71.7 percent with the share of renter-occupied households increasing to 28.3 percent. As would be expected, younger-aged households (under the age of 34 years) made up a significant share of renter occupied households. Between the ages of 35 and 74 years the proportion of owner-occupied households rises with each age category until age 75 and older when the share of owner-occupied households declines slightly and the share of renter-occupied households increases.

As summarized in Table H-13, in 2010, 81 percent of the housing stock of the Southwest Region was comprised of detached single-family housing units. Attached and multifamily housing units are estimated to have comprised approximately 19 percent of the housing stock in 2010.

TABLE H-13		
Estimated Distribution of Southwest Region Housing Stock by Type and Number of Units ¹		
	2010 # Units	2010 % of Units
Single-Family Detached	58,674	80.8
Single-Family Attached	1,162	1.6
Multifamily (2 units)	1,670	2.3
Multifamily (3-4 units)	2,324	3.2
Multifamily (5-9 units)	2,106	2.9
Multifamily (10 + units)	4,575	6.3
Mobile Home and Other	2,106	2.9
Total	72,616	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

As Table H-14 shows, about 30 percent of housing units in the Southwest Region are estimated to have been built prior to 1940, suggesting that just under one-third of the housing inventory is now greater than 70 years in age. Approximately ten percent of the units have been built since 2000, and an additional nine percent built since 1990. Approximately 51 percent of the Southwest Region's housing units were originally built between 1940 and 1980.

TABLE H-14		
Estimated Distribution Southwest Region Housing Stock by Year Built ¹		
Year Built	2010 # Units	2010 % of Units
2000 or later	7,189	9.9
1990 to 1999	6,463	8.9
1980 to 1989	4,502	6.2
1960 to 1979	17,864	24.6
1940 to 1959	14,378	19.8
1939 or earlier	22,148	30.5
Total	72,543	100.0
¹ Distribution based on estimates contained in the 2010 American Community Survey for occupied units only.		
Sources: U.S. Census Bureau; Gruen Gruen + Associates.		

Table H-15 shows the distribution of the value of owner-occupied housing for the Southwest Region for 2000 and 2010.

Table H-15				
Number of Owner-Occupied Units by Value of Units for Southwest Region: 2000 and 2010				
Value of Owner-Occupied Housing Units	2000 #	2010 #	Change 2000-2010	
			#	%
Less than \$50,000	9,466	7,174	-2,292	-24.2
\$50,000-\$79,999	12,719	7,830	-4,889	-38.4
\$80,000-\$99,999	7,624	8,686	1,062	13.9
\$100,000-\$149,999	6,982	11,209	4,227	60.5
\$150,000+	4,818	18,559	13,741	285.2
Total	41,609	53,458	11,849	28.5
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

The numbers of housing units in the Southwest Region decreased in the lower value ranges and increased in the higher value ranges from 2000 to 2010. Even so, approximately 7,200 units or 13 percent of the owner-occupied stock was valued at less than \$50,000 in 2010. Approximately 7,800 units or 15 percent of the occupied housing stock was valued from \$50,000 to \$80,000, while another approximately 8,700 units or 16 percent were valued between \$80,000 and \$100,000 in 2010. More than half of the owner-occupied units were valued over \$100,000. The largest proportion of units, about one-third were value at \$150,000 or more.

Table H-16 shows the gross rent (unadjusted for inflation) for occupied units for the Southwest Region in 2000 and 2010.

TABLE H-16				
Number of Occupied Rental Units by Monthly Rent in the Southwest Region: 2000 and 2010				
Monthly Rent	2000 #	2010 #	Change 2000-2010 #	Change 2000-2010 %
Less than \$200	1,515	517	-998	-65.9
\$200 to \$299	2,015	850	-1,165	-57.8
\$300 to \$399	2,464	2,204	-260	-10.6
\$400 to \$499	3,500	2,398	-1,102	-31.5
\$500 to \$599	2,767	2,428	-339	-12.3
\$600 to \$699	1,943	2,107	164	8.4
\$700 to \$799	1,095	2,936	1,841	168.1
\$800 to \$899	631	1,485	854	135.3
\$900 to \$999	147	1,061	914	621.8
\$1,000 to \$1,249	175	1,004	829	473.7
\$1,250 to \$1,499	68	187	119	175.0
\$1,500 or more	63	263	200	317.5
No cash rent	1,346	1,718	372	27.6
Total	17,729	19,158	1,429	8.1
Sources: U.S. Census Bureau; Gruen Gruen + Associates.				

In 2000, approximately 20 percent of the Southwest Region rental stock was occupied at rents of under \$300 per month. The amount of units at these low rents declined to comprise about seven percent of the 2010 rental stock. In 2000, another 49 percent of the rental stock were occupied

for monthly rents from \$300 to \$600. This proportion declined to about 36 percent of the rental stock renting for \$300 to \$600 per month in 2010. The largest change from 2000 to 2010 was in the rental stock renting monthly from \$700 to approximately \$1,250. The rental stock renting monthly between \$900 to \$999 and from \$1,000 to \$1,249 grew the most with a 621 percent, and 474 percent increase, respectively.

PUBLIC MEETINGS AND FOCUS GROUPS

The planning team conducted five meetings in two locations in the Southwest Region on August 28, 2012:

- Missouri Valley – 5 participants
 1. Focus Group: Public and Nonprofit Sector Housing Professionals
 2. Focus Group: Private Sector Housing Professionals
- Atlantic – 26 participants
 3. Focus Group: Public and Nonprofit Sector Housing Professionals
 4. Focus Group: Private Sector Housing Professionals
 5. Public Discussion (for general public)

Prominent themes from the Southwest regional meetings are below, starting with the most frequently mentioned.

- Shortage of moderate-income housing, especially rentals
- Housing deterioration is a problem - rehabilitation and demolition are needed
- Shortage of rental housing for various income levels
- Market is stagnate in many areas
- Low income housing needed
- Senior-oriented housing needed
- Poor conditions in rental units are a concern
- Financing is more difficult to get now
- Need regional thinking on housing

Appendix I: Methodology and Supporting Data Tables for Employment-Driven Housing Demand Forecast

1: Future Job Growth by Industry Sector and Region

The first step in the analysis involved preparing forecasts of employment by industry sector for each of the eight regional assessment areas of the state. To prepare these projections, we drew heavily on the Iowa Workforce Development Department's (IWD) projections of employment by industry sector for each of the state's 15 workforce regions. These projections were released in June of 2012 and cover a 10 year period from 2010 to 2020. Non-payroll and self-proprietor employment was proportionally added to each sector, not including government.

The 15 workforce regions were aggregated based on the eight regional assessment areas used for this study. In the case of the Northeast and Southeast regions, minor adjustments were made to IWD forecasts to account for two counties that did not align with the regional geographical definitions used: Dubuque and Delaware. The same industry sector growth rates were applied after adjusting for the absolute number of jobs by sector in 2010.

Tables I-1 through I-8 summarize employment projections for each of the eight regional assessment areas.

2. Estimating the Age Distribution of the Workforce

Because housing needs are strongly associated with the age of the population, it is appropriate to decompose future employment growth into an estimate of new workers by age. For each region, we assign new workers into one of four age cohorts:

- Ages 16 to 24;
- Ages 25 to 34;
- Ages 35 to 44; and
- Ages 45 to 64.

In this analysis, we assume that none of the net new workers attracted due to employment growth in a particular region of the state will be aged 65 and older.⁵³ The age distribution of the workforce by region did not vary considerably; so a more complete sample for the entire state of Iowa is utilized.

Table I-9 summarizes the industry by age matrix utilized to accomplish this procedure.

3. Translating New Workers into New Households

The age of new workers is indicative of housing demand primarily because of differences in household composition. We analyzed the one-year ACS Public Use Microdata Sample to quantify these differences

⁵³ That is not to say that none of the regional workforce will be comprised by those aged 65 and older in the future; but rather, that *net new* employment opportunities added in the future will be filled by members of the workforce below the age of 65. As it stands now, less than eight percent (8%) of total jobs in Iowa are held by workforce members aged 65 and older.

in household composition. Younger workers in Iowa between the ages of 25 and 34, for example, are more likely to live alone or reside in a two-person household with no children than are middle-aged workers between the ages of 35 to 44. These workers, not surprisingly, are more likely to live in a larger household with children.

Tables I-10 through I-17 summarize the distribution of the working age population by household type for each region of the state.

After estimating the distribution of the working-age population by household type, we converted the number of *workers* into the number of *workforce households*. The average number of workers per household is estimated for each of the 15 household types. Because the de-aggregation of total households by number of adults, children, and workers resulted in relatively small sample sizes for some regions of the state, the analysis was performed for the entire State of Iowa. Households containing no workers are excluded from the analysis given the goal of forecasting future housing needs induced by employment growth (i.e. every new household formed due to job growth will contain at least one member of the workforce, so the characteristics of households containing no active members of the workforce are irrelevant for this purpose).

The number of workers included in each type of household allows for the conversion of net new workers to net new households. This necessarily requires an assumption that multi-worker households contain members employed in the same industry sector.

Tables I-18 and I-19 summarize the estimated average number of workers per household for each household type and the distribution of households by number of workers.

4. Identifying the Income and Tenure Characteristics of New Worker Households

A key component to forecasting housing demand is estimating what households are able to pay for housing. Necessarily, this requires an estimate of household income. For the workforce household types estimated previously in Step 3, we estimated the distribution of household income (adjusted to current 2012 dollars) based on the following income brackets:

- Below \$35,000;
- \$35,000 to \$49,999;
- \$50,000 to \$74,999;
- \$75,000 to \$99,999;
- \$100,000 to \$124,999;
- \$125,000 to \$149,999; and
- \$150,000 and above.

Based on a review of current household income across regions and the average wages of industry sectors forecast to add the most jobs over the 2010 to 2020 decade, the income distribution analysis was aggregated into two geographical groups: a matrix for the East Central and Central regions of Iowa; and another matrix for the rest of the state. This was done to increase the size of each sample used to estimate the distribution of income among the 15 different workforce household types and because the analysis suggested little difference in household income between regions included in each matrix.

In doing so, we derive estimates of the proportion of two adult/no child workforce households that have an annual income between \$50,000 and \$74,999; the proportion of single-person households that have an annual income below \$35,000; and so forth.

Subsequently, we analyzed the one-year ACS Public Use Microdata Sample to identify not just the income but also the housing type and tenure characteristics of the various workforce household types. We created five categories to reflect the housing situation of each household. These included:

- An owner of a single-family detached housing unit (SFD Owner);
- A renter of a single-family detached housing unit (SFD Renter);
- An owner of a multifamily or attached single-family housing (i.e. townhome) unit (MF Owner);
- A renter of a multifamily or attached single-family housing unit (MF Renter); and
- A mobile home occupant (Mobile).

Tables I-20 through I-28 present the results of these analyses.

TABLE I-1: North Tier Region Employment Growth by Industry Sector

	2010	2020	Net Change
Industry Sector	#	#	#
Natural Resources & Mining	1,330	1,679	349
Construction	7,858	10,001	2,143
Manufacturing	33,214	36,307	3,093
Wholesale Trade	10,032	10,407	375
Retail Trade	21,511	23,304	1,793
Transportation & Utilities	7,606	8,650	1,044
Information	3,007	3,202	195
Finance, Insurance and Real Estate	7,271	7,966	695
Prof. & Tech. Services & Management	4,818	6,087	1,269
Administrative & Waste Services	4,421	5,370	949
Education	18,365	19,540	1,175
Health Care	27,296	32,799	5,503
Leisure & Hospitality	14,626	15,816	1,190
Other Services	7,590	8,578	988
Government	9,820	9,995	175
Total Nonfarm	178,765	199,701	20,936

Sources: Iowa Workforce Development, *Iowa Industry Projections 2010-2020*; Gruen Gruen + Associates.

TABLE I-2: Northeast Region Employment Growth by Industry Sector

	2010	2020	Net Change
Industry Sector	#	#	#
Natural Resources & Mining	669	781	112
Construction	7,101	8,773	1,672
Manufacturing	26,161	29,936	3,775
Wholesale Trade	6,632	7,239	607
Retail Trade	17,597	19,339	1,742
Transportation & Utilities	5,698	6,710	1,012
Information	1,636	1,616	-20
Finance, Insurance and Real Estate	7,372	8,219	847
Prof. & Tech. Services & Management	5,393	6,987	1,594
Administrative & Waste Services	5,137	6,696	1,559
Education	22,651	24,936	2,285
Health Care	21,415	26,556	5,141
Leisure & Hospitality	13,110	14,658	1,548
Other Services	8,436	9,409	973
Government	7,590	7,701	111
Total Nonfarm	156,598	179,556	22,958

Sources: Iowa Workforce Development, *Iowa Industry Projections 2010-2020*; Gruen Gruen + Associates.

TABLE I-3: South Tier Region Employment Growth by Industry Sector

	2010	2020	Net Change
Industry Sector	#	#	#
Natural Resources & Mining	786	902	116
Construction	11,945	14,964	3,019
Manufacturing	47,634	51,698	4,064
Wholesale Trade	10,957	11,966	1,009
Retail Trade	34,063	37,019	2,956
Transportation & Utilities	12,596	14,924	2,328
Information	3,923	4,176	253
Finance, Insurance and Real Estate	11,185	12,341	1,156
Prof. & Tech. Services & Management	11,091	15,395	4,304
Administrative & Waste Services	14,502	18,217	3,715
Education	24,053	25,857	1,804
Health Care	36,405	45,422	9,017
Leisure & Hospitality	25,500	27,773	2,273
Other Services	10,592	12,146	1,554
Government	11,104	11,216	112
Total Nonfarm	266,336	304,016	37,680

Sources: Iowa Workforce Development, *Iowa Industry Projections 2010-2020*; Gruen Gruen + Associates.

TABLE I-4: East Central Region Employment Growth by Industry Sector

	2010	2020	Net Change
Industry Sector	#	#	#
Natural Resources & Mining	1,175	1,406	231
Construction	13,382	16,905	3,523
Manufacturing	41,392	44,115	2,723
Wholesale Trade	10,333	11,547	1,214
Retail Trade	34,004	37,361	3,357
Transportation & Utilities	18,065	22,253	4,188
Information	8,808	10,141	1,333
Finance, Insurance and Real Estate	16,830	20,152	3,322
Prof. & Tech. Services & Management	9,399	12,101	2,702
Administrative & Waste Services	14,732	17,975	3,243
Education	46,370	50,363	3,993
Health Care	39,632	49,744	10,112
Leisure & Hospitality	25,671	28,615	2,944
Other Services	10,743	12,242	1,499
Government	16,135	16,170	35
Total Nonfarm	306,671	351,090	44,419

Sources: Iowa Workforce Development, *Iowa Industry Projections 2010-2020*; Gruen Gruen + Associates.

TABLE I-5: Central Region Employment Growth by Industry Sector

Industry Sector	2010 #	2020 #	Net Change #
Natural Resources & Mining	1,288	1,687	399
Construction	17,343	23,241	5,898
Manufacturing	32,040	36,406	4,366
Wholesale Trade	21,309	24,146	2,837
Retail Trade	47,884	53,973	6,089
Transportation & Utilities	15,941	18,521	2,580
Information	10,285	11,947	1,662
Finance, Insurance and Real Estate	57,870	70,510	12,640
Prof. & Tech. Services & Management	23,130	31,577	8,447
Administrative & Waste Services	23,271	27,369	4,098
Education	46,824	50,836	4,012
Health Care	50,063	63,888	13,825
Leisure & Hospitality	37,973	42,635	4,662
Other Services	18,778	21,975	3,197
Government	27,350	26,975	-375
Total Nonfarm	431,349	505,686	74,337

Sources: Iowa Workforce Development, *Iowa Industry Projections 2010-2020*; Gruen Gruen + Associates.

TABLE I-6: Northwest Region Employment Growth by Industry Sector

Industry Sector	2010 #	2020 #	Net Change #
Natural Resources & Mining	553	688	135
Construction	4,901	6,295	1,394
Manufacturing	16,656	18,424	1,768
Wholesale Trade	6,442	7,021	579
Retail Trade	14,915	16,272	1,357
Transportation & Utilities	6,497	7,531	1,034
Information	1,440	1,536	96
Finance, Insurance and Real Estate	5,029	5,568	539
Prof. & Tech. Services & Management	3,053	3,782	729
Administrative & Waste Services	5,576	6,688	1,112
Education	10,461	10,898	437
Health Care	17,667	21,469	3,802
Leisure & Hospitality	9,953	10,992	1,039
Other Services	4,627	5,230	603
Government	6,620	6,655	35
Total Nonfarm	114,390	129,049	14,659

Sources: Iowa Workforce Development, *Iowa Industry Projections 2010-2020*; Gruen Gruen + Associates.

TABLE I-7: Southwest Region Employment Growth by Industry Sector

	2010	2020	Net Change
Industry Sector	#	#	#
Natural Resources & Mining	130	151	21
Construction	2,667	3,354	687
Manufacturing	8,842	10,074	1,232
Wholesale Trade	3,808	4,095	287
Retail Trade	10,367	11,151	784
Transportation & Utilities	4,260	4,779	519
Information	1,232	1,402	170
Finance, Insurance and Real Estate	2,655	2,878	223
Prof. & Tech. Services & Management	1,768	2,199	431
Administrative & Waste Services	2,672	3,180	508
Education	7,362	7,915	553
Health Care	12,904	15,667	2,763
Leisure & Hospitality	9,299	10,327	1,028
Other Services	2,684	3,007	323
Government	4,055	4,085	30
Total Nonfarm	74,705	84,264	9,559

Sources: Iowa Workforce Development, *Iowa Industry Projections 2010-2020*; Gruen Gruen + Associates.

TABLE I-8: South Tier Region Employment Growth by Industry Sector

	2010	2020	Net Change
Industry Sector	#	#	#
Natural Resources & Mining	341	406	65
Construction	2,615	3,216	601
Manufacturing	14,983	16,687	1,704
Wholesale Trade	3,337	3,605	268
Retail Trade	10,351	11,136	785
Transportation & Utilities	5,371	6,392	1,021
Information	1,012	1,100	88
Finance, Insurance and Real Estate	2,592	2,826	234
Prof. & Tech. Services & Management	2,086	2,578	492
Administrative & Waste Services	2,734	3,221	487
Education	10,101	10,555	454
Health Care	12,567	15,006	2,439
Leisure & Hospitality	6,377	6,882	505
Other Services	3,268	3,706	438
Government	4,655	4,740	85
Total Nonfarm	82,390	92,056	9,666

Sources: Iowa Workforce Development, *Iowa Industry Projections 2010-2020*; Gruen Gruen + Associates.

TABLE I-9: Distribution of Industry Sector Employment by Age of Worker

Industry Sector	Age 16 to 24	Age 25 to 34	Age 35 to 44	Age 45 to 64	Age 65 +
Natural Resources & Mining	13%	14%	15%	39%	19%
Construction	12%	22%	21%	40%	5%
Manufacturing	10%	20%	21%	45%	5%
Wholesale Trade	13%	14%	24%	42%	6%
Retail Trade	28%	16%	14%	32%	9%
Transportation & Utilities	5%	13%	18%	55%	9%
Information	15%	26%	20%	33%	7%
Finance, Insurance and Real Estate	10%	22%	23%	38%	7%
Prof. & Tech. Services & Management	13%	22%	19%	36%	10%
Administrative & Waste Services	19%	20%	22%	32%	7%
Education	16%	18%	17%	41%	8%
Health Care	12%	23%	19%	39%	7%
Leisure & Hospitality	50%	19%	10%	18%	4%
Other Services	17%	19%	17%	33%	14%
Government	6%	17%	20%	47%	9%

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

**TABLE I-10: Distribution of Working-Age Population by
Type and Size of Household (NORTH TIER)**

Household Type	Age 16 to 24	Age 25 to 34	Age 35 to 44	Age 45 to 64	Age 65 +
1-Person	7.3%	10.0%	6.4%	18.1%	30.4%
2-Person:					
1 Adult / 1 Child	2.7%	4.0%	4.2%	0.7%	0.0%
2 Adult	11.2%	20.3%	15.0%	49.5%	64.4%
3-Person:					
1 Adult / 2 Child	0.9%	1.1%	1.1%	0.3%	0.0%
2 Adult / 1 Child	12.2%	8.0%	6.9%	8.1%	0.2%
3 Adult	12.6%	6.2%	4.2%	9.6%	3.6%
4-Person:					
1 Adult / 3 Child	0.1%	3.5%	0.7%	0.1%	0.0%
2 Adult / 2 Child	9.6%	21.6%	20.7%	2.6%	0.0%
3 Adult / 1 Child	7.1%	1.3%	3.0%	1.8%	0.1%
4 Adult	4.6%	0.4%	1.3%	2.2%	0.9%
5+ Person:					
1 Adult / 4+ Child	1.9%	0.1%	1.8%	0.0%	0.0%
2 Adult / 3+ Child	7.8%	17.3%	29.2%	1.9%	0.0%
3 Adult / 2+ Child	12.9%	1.1%	4.6%	3.0%	0.0%
4 Adult / 1+ Child	2.8%	1.5%	0.7%	0.6%	0.0%
5+ Adult	6.4%	3.5%	0.3%	1.4%	0.4%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-11: Distribution of Working-Age Population by Household Type (NORTHEAST)

Household Type	Age 16 to 24	Age 25 to 34	Age 35 to 44	Age 45 to 64	Age 65 +
1-Person	5.6%	10.5%	9.7%	14.0%	30.2%
2-Person:					
1 Adult / 1 Child	1.0%	3.0%	3.2%	0.8%	0.0%
2 Adult	23.2%	20.8%	11.2%	52.6%	62.7%
3-Person:					
1 Adult / 2 Child	1.1%	1.9%	2.8%	0.2%	0.1%
2 Adult / 1 Child	7.6%	9.9%	12.0%	7.2%	0.4%
3 Adult	7.6%	6.4%	2.2%	10.2%	4.8%
4-Person:					
1 Adult / 3 Child	0.0%	1.7%	0.0%	0.0%	0.0%
2 Adult / 2 Child	7.4%	16.4%	25.2%	3.7%	0.1%
3 Adult / 1 Child	6.8%	2.8%	3.4%	3.5%	0.1%
4 Adult	19.0%	5.5%	1.7%	1.6%	0.9%
5+ Person:					
1 Adult / 4+ Child	1.0%	0.0%	0.0%	0.4%	0.0%
2 Adult / 3+ Child	5.8%	16.3%	25.1%	1.3%	0.0%
3 Adult / 2+ Child	9.4%	2.9%	2.5%	2.8%	0.1%
4 Adult / 1+ Child	2.4%	1.1%	0.8%	1.1%	0.6%
5+ Adult	2.3%	0.8%	0.2%	0.7%	0.0%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-12: Distribution of Working-Age Population by Household Type (SOUTHEAST)

Household Type	Age 16 to 24	Age 25 to 34	Age 35 to 44	Age 45 to 64	Age 65 +
1-Person	3.6%	7.6%	6.6%	15.5%	33.3%
2-Person:					
1 Adult / 1 Child	2.0%	4.7%	2.9%	1.1%	0.0%
2 Adult	19.5%	17.8%	13.9%	47.7%	57.3%
3-Person:					
1 Adult / 2 Child	3.3%	2.2%	2.9%	0.5%	0.0%
2 Adult / 1 Child	13.0%	15.9%	11.8%	7.9%	0.4%
3 Adult	16.0%	10.5%	5.2%	10.6%	6.0%
4-Person:					
1 Adult / 3 Child	0.2%	0.8%	0.3%	0.2%	0.0%
2 Adult / 2 Child	4.6%	16.5%	26.1%	3.2%	0.3%
3 Adult / 1 Child	9.1%	1.1%	3.5%	3.5%	0.5%
4 Adult	7.3%	1.0%	3.0%	3.2%	1.6%
5+ Person:					
1 Adult / 4+ Child	1.2%	0.7%	1.2%	0.0%	0.0%
2 Adult / 3+ Child	7.8%	15.9%	15.3%	2.0%	0.0%
3 Adult / 2+ Child	5.9%	2.8%	3.6%	2.7%	0.5%
4 Adult / 1+ Child	5.4%	2.5%	3.0%	1.6%	0.1%
5+ Adult	1.1%	0.2%	0.6%	0.2%	0.0%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-13: Distribution of Working-Age Population by Household Type (EAST CENTRAL)

Household Type	Age 16 to 24	Age 25 to 34	Age 35 to 44	Age 45 to 64	Age 65 +
1-Person	4.4%	14.6%	7.1%	15.7%	32.8%
2-Person:					
1 Adult / 1 Child	1.3%	1.7%	1.8%	0.6%	0.0%
2 Adult	25.4%	32.5%	19.5%	47.8%	61.6%
3-Person:					
1 Adult / 2 Child	1.7%	0.7%	1.5%	0.5%	0.0%
2 Adult / 1 Child	10.8%	11.2%	14.8%	6.3%	0.1%
3 Adult	24.4%	6.8%	5.6%	11.0%	3.8%
4-Person:					
1 Adult / 3 Child	1.2%	1.1%	0.0%	0.7%	0.0%
2 Adult / 2 Child	4.3%	18.1%	22.9%	3.3%	0.3%
3 Adult / 1 Child	9.5%	0.3%	3.5%	6.8%	0.3%
4 Adult	5.9%	0.5%	1.1%	2.0%	0.5%
5+ Person:					
1 Adult / 4+ Child	0.9%	0.2%	0.6%	0.1%	0.0%
2 Adult / 3+ Child	2.6%	8.5%	17.3%	2.5%	0.1%
3 Adult / 2+ Child	4.7%	3.4%	3.3%	1.6%	0.6%
4 Adult / 1+ Child	2.1%	0.3%	0.9%	1.1%	0.0%
5+ Adult	0.7%	0.2%	0.1%	0.0%	0.0%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-14: Distribution of Working-Age Population by Household Type (CENTRAL)

Household Type	Age 16 to 24	Age 25 to 34	Age 35 to 44	Age 45 to 64	Age 65 +
1-Person	5.9%	12.7%	7.3%	15.1%	32.6%
2-Person:					
1 Adult / 1 Child	1.0%	1.0%	1.3%	0.9%	0.0%
2 Adult	24.0%	28.6%	13.2%	48.2%	56.7%
3-Person:					
1 Adult / 2 Child	2.1%	1.1%	4.0%	0.7%	0.0%
2 Adult / 1 Child	14.2%	15.7%	11.1%	7.6%	0.4%
3 Adult	14.8%	5.9%	2.8%	10.2%	6.8%
4-Person:					
1 Adult / 3 Child	1.4%	1.0%	0.9%	0.1%	0.0%
2 Adult / 2 Child	5.1%	16.9%	26.8%	5.0%	0.6%
3 Adult / 1 Child	6.0%	2.0%	3.1%	3.6%	0.6%
4 Adult	8.7%	2.0%	1.8%	2.9%	1.4%
5+ Person:					
1 Adult / 4+ Child	0.1%	0.1%	0.6%	0.0%	0.0%
2 Adult / 3+ Child	5.9%	7.8%	20.8%	1.5%	0.0%
3 Adult / 2+ Child	4.7%	1.3%	2.8%	1.5%	0.4%
4 Adult / 1+ Child	4.2%	1.2%	1.4%	1.9%	0.4%
5+ Adult	1.8%	2.6%	2.2%	0.8%	0.1%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-15: Distribution of Working-Age Population by Household Type (NORTHWEST)

Household Type	Age 16 to 24	Age 25 to 34	Age 35 to 44	Age 45 to 64	Age 65 +
1-Person	3.8%	7.1%	7.6%	16.1%	35.7%
2-Person:					
1 Adult / 1 Child	1.3%	2.8%	2.8%	0.4%	0.0%
2 Adult	19.8%	14.2%	13.6%	51.3%	57.4%
3-Person:					
1 Adult / 2 Child	3.9%	1.1%	2.8%	0.9%	0.0%
2 Adult / 1 Child	12.3%	10.4%	9.9%	6.7%	0.0%
3 Adult	15.0%	12.6%	7.1%	12.1%	4.6%
4-Person:					
1 Adult / 3 Child	0.0%	2.4%	0.1%	0.0%	0.0%
2 Adult / 2 Child	9.3%	19.3%	22.3%	2.8%	0.2%
3 Adult / 1 Child	8.4%	1.1%	5.7%	2.5%	0.9%
4 Adult	2.9%	7.4%	3.5%	2.8%	0.4%
5+ Person:					
1 Adult / 4+ Child	0.0%	0.3%	0.1%	0.0%	0.0%
2 Adult / 3+ Child	10.4%	19.8%	21.4%	1.1%	0.1%
3 Adult / 2+ Child	3.4%	0.6%	1.6%	0.7%	0.0%
4 Adult / 1+ Child	4.1%	0.5%	1.2%	1.2%	0.6%
5+ Adult	5.5%	0.5%	0.2%	1.3%	0.0%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-16: Distribution of Working-Age Population by Household Type (SOUTH TIER)

Household Type	Age 16 to 24	Age 25 to 34	Age 35 to 44	Age 45 to 64	Age 65 +
1-Person	4.5%	5.0%	10.5%	15.7%	30.9%
2-Person:					
1 Adult / 1 Child	3.0%	0.4%	2.9%	1.3%	0.0%
2 Adult	21.0%	12.6%	10.3%	52.2%	62.4%
3-Person:					
1 Adult / 2 Child	0.8%	3.0%	1.3%	0.1%	0.0%
2 Adult / 1 Child	10.6%	16.6%	11.3%	6.6%	0.0%
3 Adult	13.5%	3.3%	4.0%	11.3%	4.3%
4-Person:					
1 Adult / 3 Child	0.1%	0.0%	0.1%	0.0%	0.0%
2 Adult / 2 Child	14.2%	22.3%	26.8%	2.9%	0.0%
3 Adult / 1 Child	9.0%	2.5%	7.9%	3.4%	1.6%
4 Adult	1.0%	1.9%	0.0%	1.9%	0.3%
5+ Person:					
1 Adult / 4+ Child	0.5%	0.0%	0.5%	0.0%	0.0%
2 Adult / 3+ Child	4.0%	19.9%	20.5%	1.3%	0.0%
3 Adult / 2+ Child	8.7%	8.3%	2.8%	1.8%	0.2%
4 Adult / 1+ Child	2.5%	0.2%	0.9%	0.4%	0.0%
5+ Adult	6.6%	4.1%	0.3%	1.0%	0.3%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-17: Distribution of Working-Age Population by Household Type (SOUTHWEST)

Household Type	Age 16 to 24	Age 25 to 34	Age 35 to 44	Age 45 to 64	Age 65 +
1-Person	6.1%	6.4%	7.1%	12.8%	31.0%
2-Person:					
1 Adult / 1 Child	1.3%	0.2%	3.1%	1.1%	0.0%
2 Adult	15.4%	25.2%	13.8%	53.9%	63.0%
3-Person:					
1 Adult / 2 Child	7.0%	4.2%	6.2%	1.1%	0.0%
2 Adult / 1 Child	9.8%	6.0%	16.2%	3.9%	0.2%
3 Adult	12.5%	6.1%	5.3%	8.7%	4.9%
4-Person:					
1 Adult / 3 Child	0.0%	0.0%	0.0%	0.0%	0.0%
2 Adult / 2 Child	10.5%	18.6%	13.0%	6.5%	0.3%
3 Adult / 1 Child	11.4%	2.5%	5.0%	3.5%	0.0%
4 Adult	3.2%	4.2%	0.7%	1.0%	0.4%
5+ Person:					
1 Adult / 4+ Child	0.8%	0.4%	0.0%	0.1%	0.0%
2 Adult / 3+ Child	3.4%	15.0%	20.4%	1.1%	0.0%
3 Adult / 2+ Child	7.8%	7.6%	6.7%	3.8%	0.2%
4 Adult / 1+ Child	8.5%	1.2%	2.5%	1.4%	0.0%
5+ Adult	2.1%	2.6%	0.0%	1.0%	0.0%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-18: Average Number of Workers by Household Type

	Average Workers per Household
1-Person	1.00
2-Person:	
1 Adult / 1 Child	1.09
2 Adult	1.77
3-Person:	
1 Adult / 2 Child	1.08
2 Adult / 1 Child	2.02
3 Adult	2.57
4-Person:	
1 Adult / 3 Child	1.12
2 Adult / 2 Child	1.99
3 Adult / 1 Child	2.84
4 Adult	3.29
5+ Person:	
1 Adult / 4+ Child	1.47
2 Adult / 3+ Child	2.00
3 Adult / 2+ Child	2.80
4 Adult / 1+ Child	3.49
5+ Adult	4.03

Sources: 2010 American Community Survey, *Public Use Microdata Sample*;
Gruen Gruen + Associates.

TABLE I-19: Distribution of Households by Number of Workers

	1- worker	2- workers	3- workers	4- workers	5- workers	6- workers	Total
1-Person	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2-Person:							
1 Adult / 1 Child	91.0%	9.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2 Adult	22.6%	77.4%	0.0%	0.0%	0.0%	0.0%	100.0%
3-Person:							
1 Adult / 2 Child	92.2%	7.6%	0.2%	0.0%	0.0%	0.0%	100.0%
2 Adult / 1 Child	8.6%	80.6%	10.7%	0.0%	0.0%	0.0%	100.0%
3 Adult	9.6%	24.3%	66.2%	0.0%	0.0%	0.0%	100.0%
4-Person:							
1 Adult / 3 Child	88.2%	11.8%	0.0%	0.0%	0.0%	0.0%	100.0%
2 Adult / 2 Child	9.6%	82.6%	7.3%	0.5%	0.0%	0.0%	100.0%
3 Adult / 1 Child	5.6%	24.7%	50.2%	19.4%	0.0%	0.0%	100.0%
4 Adult	6.6%	15.8%	19.3%	58.3%	0.0%	0.0%	100.0%
5+ Person:							
1 Adult / 4+ Child	66.3%	20.2%	13.6%	0.0%	0.0%	0.0%	100.0%
2 Adult / 3+ Child	12.4%	75.5%	11.9%	0.1%	0.0%	0.0%	100.0%
3 Adult / 2+ Child	6.9%	27.0%	48.4%	14.3%	3.4%	0.0%	100.0%
4 Adult / 1+ Child	1.1%	20.2%	17.5%	50.4%	10.7%	0.0%	100.0%
5+ Adult	3.3%	12.6%	22.5%	15.5%	31.7%	14.3%	100.0%

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

**TABLE I-20: Central and East Central Regions, Distribution
of Household Income by Household Size and Type**

	Less than \$35,000	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$124,999	\$125,000 to \$149,999	\$150,000 and Above
1-Person	53%	21%	18%	4%	2%	0%	2%
2-Person:							
1 Adult / 1 Child	50%	11%	29%	5%	5%	0%	0%
2 Adult	20%	14%	22%	19%	11%	6%	9%
3-Person:							
1 Adult / 2 Child	52%	18%	18%	1%	4%	5%	2%
2 Adult / 1 Child	12%	19%	23%	17%	13%	8%	9%
3 Adult	14%	13%	25%	17%	12%	6%	12%
4-Person:							
1 Adult / 3 Child	52%	28%	8%	12%	0%	0%	0%
2 Adult / 2 Child	11%	7%	21%	22%	17%	9%	15%
3 Adult / 1 Child	11%	6%	10%	16%	25%	17%	14%
4 Adult	15%	10%	25%	17%	25%	1%	7%
5+ Person:							
1 Adult / 4+ Child	77%	0%	13%	10%	0%	0%	0%
2 Adult / 3+ Child	10%	6%	27%	16%	18%	7%	16%
3 Adult / 2+ Child	23%	9%	24%	14%	13%	5%	12%
4 Adult / 1+ Child	4%	14%	13%	13%	18%	12%	26%
5+ Adult	10%	18%	24%	17%	15%	0%	15%

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

**TABLE I-21: All Other Regions, Distribution
of Household Income by Household Size and Type**

	Less than \$35,000	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$124,999	\$125,000 to \$149,999	\$150,000 and Above
1-Person	59%	20%	13%	5%	2%	1%	2%
2-Person:							
1 Adult / 1 Child	65%	21%	11%	2%	1%	0%	0%
2 Adult	19%	16%	29%	16%	8%	4%	7%
3-Person:							
1 Adult / 2 Child	73%	14%	7%	4%	0%	2%	0%
2 Adult / 1 Child	20%	13%	29%	20%	9%	5%	5%
3 Adult	11%	13%	28%	21%	11%	8%	8%
4-Person:							
1 Adult / 3 Child	87%	6%	7%	0%	0%	0%	0%
2 Adult / 2 Child	13%	13%	29%	22%	10%	5%	7%
3 Adult / 1 Child	14%	12%	28%	23%	11%	6%	6%
4 Adult	19%	7%	13%	34%	12%	12%	4%
5+ Person:							
1 Adult / 4+ Child	80%	4%	10%	6%	0%	0%	0%
2 Adult / 3+ Child	18%	13%	26%	16%	14%	6%	6%
3 Adult / 2+ Child	26%	12%	19%	15%	15%	4%	9%
4 Adult / 1+ Child	7%	16%	20%	20%	13%	17%	6%
5+ Adult	10%	18%	24%	17%	15%	0%	15%

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-22: Households Under \$35,000 by Household Type and Tenure, State of Iowa

	1 adult	1 adult	2 adults	1 adult	2 adult	3 adult	1 adult	2 adult	3 adult	4 adult	1 adult	2 adult	3 adult	4 adult	5+ adult
		1 child	0 child	2 child	1 child	0 child	3 child	2 child	1 child	0 child	4+ child	3+ child	2+ child	1+ child	0 child
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
SFD Owner	38	25	49	31	34	43	28	36	22	15	53	49	40	45	78
SFD Renter	12	20	12	23	20	23	19	29	39	48	10	30	35	27	22
MF Owner	3	0	2	0	0	0	0	2	7	0	0	0	0	0	0
MF Renter	41	49	31	36	32	30	46	19	14	36	26	8	14	28	0
Mobile	6	5	7	10	14	4	7	14	18	1	10	13	12	0	0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-23: Households \$35,000 to \$49,999 by Household Type and Tenure, State of Iowa

	1 adult	1 adult	2 adults	1 adult	2 adult	3 adult	1 adult	2 adult	3 adult	4 adult	1 adult	2 adult	3 adult	4 adult	5+ adult
		1 child	0 child	2 child	1 child	0 child	3 child	2 child	1 child	0 child	4+ child	3+ child	2+ child	1+ child	0 child
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
SFD Owner	58	70	69	65	50	53	39	57	66	73	0	60	61	88	50
SFD Renter	11	11	12	27	20	20	48	25	23	27	100	23	14	12	50
MF Owner	4	2	2	0	2	1	0	0	0	0	0	0	0	0	0
MF Renter	22	18	11	9	24	21	14	7	11	0	0	14	5	0	0
Mobile	4	0	7	0	4	6	0	11	0	0	0	4	21	0	0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-24: Households \$50,000 to \$74,999 by Household Type and Tenure, State of Iowa

	1 adult	1 adult	2 adults	1 adult	2 adult	3 adult	1 adult	2 adult	3 adult	4 adult	1 adult	2 adult	3 adult	4 adult	5+ adult
		1 child	0 child	2 child	1 child	0 child	3 child	2 child	1 child	0 child	4+ child	3+ child	2+ child	1+ child	0 child
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
SFD Owner	64	76	80	60	85	73	100	77	76	57	100	81	91	72	73
SFD Renter	7	15	8	14	7	13	0	11	10	17	0	16	9	28	9
MF Owner	3	4	1	0	1	0	0	0	0	0	0	0	0	0	18
MF Renter	25	6	8	26	3	8	0	9	3	21	0	3	0	0	0
Mobile	2	0	3	0	3	6	0	4	11	5	0	0	0	0	0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-25: Households \$75,000 to \$99,999 by Household Type and Tenure, State of Iowa

	1 adult	1 adult	2 adults	1 adult	2 adult	3 adult	1 adult	2 adult	3 adult	4 adult	1 adult	2 adult	3 adult	4 adult	5+ adult
		1 child	0 child	2 child	1 child	0 child	3 child	2 child	1 child	0 child	4+ child	3+ child	2+ child	1+ child	0 child
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
SFD Owner	41	66	81	48	84	71	100	85	97	64	56	94	84	100	73
SFD Renter	3	0	4	0	6	14	0	4	0	19	0	1	16	0	10
MF Owner	6	14	1	0	2	0	0	0	0	0	0	0	0	0	17
MF Renter	46	20	11	52	5	11	0	9	3	14	0	4	0	0	0
Mobile	4	0	3	0	3	4	0	2	0	3	44	0	0	0	0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-26: Households \$100,000 to \$124,999 by Household Type and Tenure, State of Iowa

	1 adult	1 adult	2 adults	1 adult	2 adult	3 adult	1 adult	2 adult	3 adult	4 adult	1 adult	2 adult	3 adult	4 adult	5+ adult
		1 child	0 child	2 child	1 child	0 child	3 child	2 child	1 child	0 child	4+ child	3+ child	2+ child	1+ child	0 child
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
SFD Owner	56	100	91	100	96	90	0	97	92	86	0	95	91	97	67
SFD Renter	8	0	2	0	2	8	0	1	1	14	0	5	9	0	33
MF Owner	0	0	0	0	0	1	0	0	0	0	0	0	0	3	0
MF Renter	36	0	7	0	1	0	0	1	7	0	0	0	0	0	0
Mobile	0	0	1	0	1	0	0	1	0	0	0	0	0	0	0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-27: Households \$125,000 to \$149,999 by Household Type and Tenure, State of Iowa

	1 adult	1 adult	2 adults	1 adult	2 adult	3 adult	1 adult	2 adult	3 adult	4 adult	1 adult	2 adult	3 adult	4 adult	5+ adult
		1 child	0 child	2 child	1 child	0 child	3 child	2 child	1 child	0 child	4+ child	3+ child	2+ child	1+ child	0 child
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
SFD Owner	83	0	94	100	97	97	0	100	83	89	0	97	100	98	100
SFD Renter	0	0	2	0	0	3	0	0	17	11	0	3	0	2	0
MF Owner	0	0	4	0	3	0	0	0	0	0	0	0	0	0	0
MF Renter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mobile	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	100	0	100	100	100	100	0	100	100	100	0	100	100	100	100

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE I-28: Households \$150,000 and Above by Household Type and Tenure, State of Iowa

	1 adult	1 adult	2 adults	1 adult	2 adult	3 adult	1 adult	2 adult	3 adult	4 adult	1 adult	2 adult	3 adult	4 adult	5+ adult
		1 child	0 child	2 child	1 child	0 child	3 child	2 child	1 child	0 child	4+ child	3+ child	2+ child	1+ child	0 child
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
SFD Owner	64	0	93	100	94	96	0	91	100	100	0	93	100	100	94
SFD Renter	3	0	3	0	6	0	0	3	0	0	0	7	0	0	6
MF Owner	0	0	1	0	0	2	0	0	0	0	0	0	0	0	0
MF Renter	31	0	3	0	0	1	0	6	0	0	0	0	0	0	0
Mobile	2	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Total	100	0	100	100	100	100	0	100	100	100	0	100	100	100	100

Sources: 2010 American Community Survey, *Public Use Microdata Sample*; Gruen Gruen + Associates.

Appendix J: Characteristics of Persons with Disabilities by Age and Geography

TABLE J-1: Persons with Disabilities by Age and Region (2010)

Region	Ages 15-17			Ages 18-34			Ages 35-64			Ages 65-74			Ages 75+		
	Total	Persons with a		Total	Persons with		Total	Persons with a		Total	Persons with a		Total	Persons with a	
	Population	Disability	%	Population	a Disability	%	Population	Disability	%	Population	Disability	%	Population	Disability	%
	#	#	%	#	#	%	#	#	%	#	#	%	#	#	%
<i>North Tier</i>	61,205	2,727	4.5	69,340	3,186	4.6	139,155	14,836	10.7	30,731	5,687	18.5	32,251	12,716	39.4
<i>Northeast</i>	172,612	2,668	1.5	69,919	3,805	5.4	111,635	12,431	11.1	23,631	2,083	8.8	21,299	9,340	43.9
<i>Southeast</i>	129,793	6,358	4.9	154,384	8,495	5.5	287,888	32,369	11.2	53,242	11,863	22.3	46,788	21,289	45.5
<i>East Central</i>	49,184	2,323	4.7	81,781	2,824	3.5	113,798	13,606	12.0	20,794	3,837	18.5	19,178	8,294	43.2
<i>Central</i>	130,921	5,318	4.1	190,396	7,965	4.2	282,204	33,581	11.9	44,240	8,309	18.8	37,561	17,157	45.7
<i>Northwest</i>	40,885	1,683	4.1	42,878	2,073	4.8	89,484	9,650	10.8	17,789	3,535	19.9	18,430	8,333	45.2
<i>Southwest</i>	31,200	2,038	6.5	35,118	2,932	8.3	73,831	11,554	15.6	14,940	3,525	23.6	14,331	6,744	47.1
<i>South Tier</i>	31,851	2,214	7.0	37,274	1,561	4.2	75,731	10,075	13.3	16,650	4,418	26.5	16,452	7,917	48.1
<i>Total</i>	647,651	25,329	3.9	681,090	32,841	4.8	1,173,726	138,102	11.8	222,017	43,257	19.5	206,290	91,790	44.5

Sources: Comprehensive Housing Affordability Strategy (CHAS) data based on special tabulations of five-year (2005-2009) American Community Survey (ACS) estimates;
www.huduser.org/portal/datasets/cp/CHAS/data_download_chas.html

Appendix K: Supporting Data Tables for Senior Housing Demand Forecast

TABLE K-1: Average Number of Seniors Per Household

Senior Household Size	Average Number of Seniors #
1-person household	1.00
2-person household	1.72
3-person household	1.55
4-person household	1.33
5+ person household	1.28

Sources: U.S. Census Bureau, *2010 American Community Survey, Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE K-2: Senior Households Under \$35,000 by Housing Type and Tenure, State of Iowa

	1-person %	2-person %	3-person %	4-person %	5+person %
SFD Owner	52.9	82.4	82.2	29.5	100.0
SFD Renter	6.4	3.2	8.1	23.9	0.0
MF Owner	5.6	5.4	0.0	23.5	0.0
MF Renter	30.6	5.5	7.1	16.7	0.0
Mobile Home	4.5	3.5	2.6	6.4	0.0
Total	100.0	100.0	100.0	100.0	100.0

Sources: U.S. Census Bureau, *2010 American Community Survey, Public Use Microdata Sample*; Gruen Gruen + Associates.

TABLE K-3: Senior Households \$35,000 to \$49,999 by Housing Type and Tenure, State of Iowa

	1-person	2-person	3-person	4-person	5+person
	%	%	%	%	%
SFD Owner	57.3	81.7	74.3	58.8	100.0
SFD Renter	4.8	4.3	7.7	29.7	0.0
MF Owner	11.3	5.9	1.8	0.0	0.0
MF Renter	22.6	4.1	7.4	11.5	0.0
Mobile Home	4.1	4.0	8.8	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0

Sources: U.S. Census Bureau, *2010 American Community Survey, Public Use Microdata Sample*;
Gruen Gruen + Associates.

TABLE K-4: Senior Households \$50,000 to \$74,999 by Housing Type and Tenure, State of Iowa

	1-person	2-person	3-person	4-person	5+person
	%	%	%	%	%
SFD Owner	67.5	89.8	90.7	80.3	89.2
SFD Renter	3.5	2.4	0.6	8.3	10.8
MF Owner	12.4	4.8	6.7	0.0	0.0
MF Renter	16.5	1.1	0.0	0.0	0.0
Mobile Home	0.0	2.0	2.0	11.4	0.0
Total	100.0	100.0	100.0	100.0	100.0

Sources: U.S. Census Bureau, *2010 American Community Survey, Public Use Microdata Sample*;
Gruen Gruen + Associates.

TABLE K-5: Senior Households \$75,000 to \$99,999 by Housing Type and Tenure, State of Iowa

	1-person	2-person	3-person	4-person	5+person
	%	%	%	%	%
SFD Owner	66.9	89.3	71.8	70.5	80.0
SFD Renter	1.0	1.5	9.4	4.6	20.0
MF Owner	10.7	8.5	13.6	7.3	0.0
MF Renter	15.0	0.0	0.0	9.8	0.0
Mobile Home	6.4	0.6	5.2	7.8	0.0
Total	100.0	100.0	100.0	100.0	100.0

Sources: U.S. Census Bureau, *2010 American Community Survey, Public Use Microdata Sample*;
Gruen Gruen + Associates.

TABLE K-6: Senior Households \$100,000+ by Housing Type and Tenure, State of Iowa

	1-person	2-person	3-person	4-person	5+person
	%	%	%	%	%
SFD Owner	72.4	87.4	94.2	72.0	100.0
SFD Renter	0.0	2.0	0.0	28.0	0.0
MF Owner	8.8	7.8	3.8	0.0	0.0
MF Renter	18.8	1.9	2.0	0.0	0.0
Mobile Home	0.0	0.8	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0

Sources: U.S. Census Bureau, *2010 American Community Survey, Public Use Microdata Sample*;
Gruen Gruen + Associates.

TABLE K-7: Net Household Formation in Iowa over 2000-2010 Decade

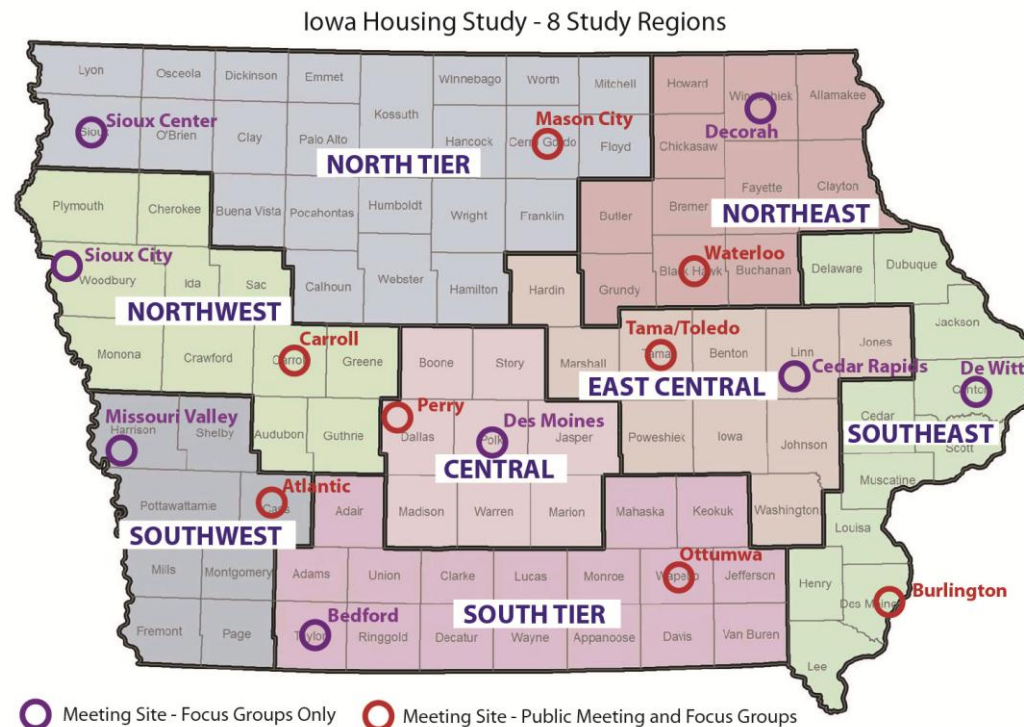
	2000	2010	CHANGE
HOMEOWNERS:			
<u>Younger</u>			
Householder Age 15-54	478,760		
Householder Age 15-64		645,019	
Household Formation			166,259
<u>Senior</u>			
Householder Age 55+	352,659		
Householder Age 65+		235,616	
Household Dissolution			117,043
NET HOUSEHOLD FORMATION 2000-2010			49,216
RENTERS:			
<u>Younger</u>			
Householder Age 15-54	242,834		
Householder Age 15-64		281,607	
Household Formation			38,773
<u>Senior</u>			
Householder Age 55+	75,023		
Householder Age 65+		59,334	
Household Dissolution			15,689
NET HOUSEHOLD FORMATION 2000-2010			23,084

Sources: U.S. Census Bureau, *2000 Census*, *2010 Census*; Gruen Gruen + Associates.

Appendix L: Public Participation Meetings

The planning team collected public input on housing needs and issues through a series of focus groups and public meetings in 16 cities across the state. The team hosted 32 small group meetings (4 per region) with regional housing experts and 8 public meetings (one per region). Representatives were invited from a variety of organizations, including cities, counties, COGs, nonprofit organizations, private real estate and development firms, and banks.

Meeting Location (# of meetings)	Total Attendance
Sioux City (2)	13
Carroll (3)	26
Perry (3)	24
Des Moines (2)	23
Sioux Center (2)	18
Mason City (3)	25
Decorah (2)	19
Waterloo (3)	21
DeWitt (2)	17
West Burlington (3)	30
Bedford (2)	10
Ottumwa (3)	27
Cedar Rapids (2)	12
Tama (3)	15
Missouri Valley (2)	5
Atlantic (3)	26
TOTAL	311



Appendices A through H include descriptions of the results of the meetings by region. The table that follows provides an overview of issues that were identified most frequently.

Frequently Mentioned Issues in Public Outreach Meetings

	Central	East Central	North	Northeast	Northwest	South	Southeast	Southwest
Moderate Income Housing Shortage	X	X	X	X	X	X	X	X
Rental Units Shortage	X		X	X	X	X	X	X
Rehabilitation of Existing Housing Needed	X	X	*	X	X	X	X	X
Low Income Housing Shortage	X	X		X	X	X	X	X
Options for Seniors Needed	X	X	X		X		X	X
Demolition of Deteriorated Housing Needed		X	*		*	X	X	X
Shortage of All Housing	*		X	X	*	X		*
Minimize regulations for housing programs		X	*		X	X		*
Increase flexibility for housing programs		X		*	*	X		
Accessible/Disabled Housing Shortage	X	*		*	*		*	*
Lead Paint an obstacle for rehab	*	*		*	*	*		*
Education for tenants needed	*	*				*	X	*
Poor Conditions in Rentals - Need better codes/inspections	*	*				*	*	X
Foreclosed homes are a problem		X		*		*	*	*
Many people not bankable, bad credit			*	*	*	*		
Increased coordination between housing agencies needed		X		*			*	
Owner occupied rehab programs have been successful		*	X					*
Increase consideration of rural areas in program guidelines					X		*	*
Education for homeowners needed			*		*	X		
Need options for larger families	*				*	*		
Land is too expensive		*	*	*				
Not enough lots available for new construction			*	*			*	
Housing Trust Fund model is great but underfunded			*				*	*
Transitional Housing Units for Homeless	*	*	*		*	*		

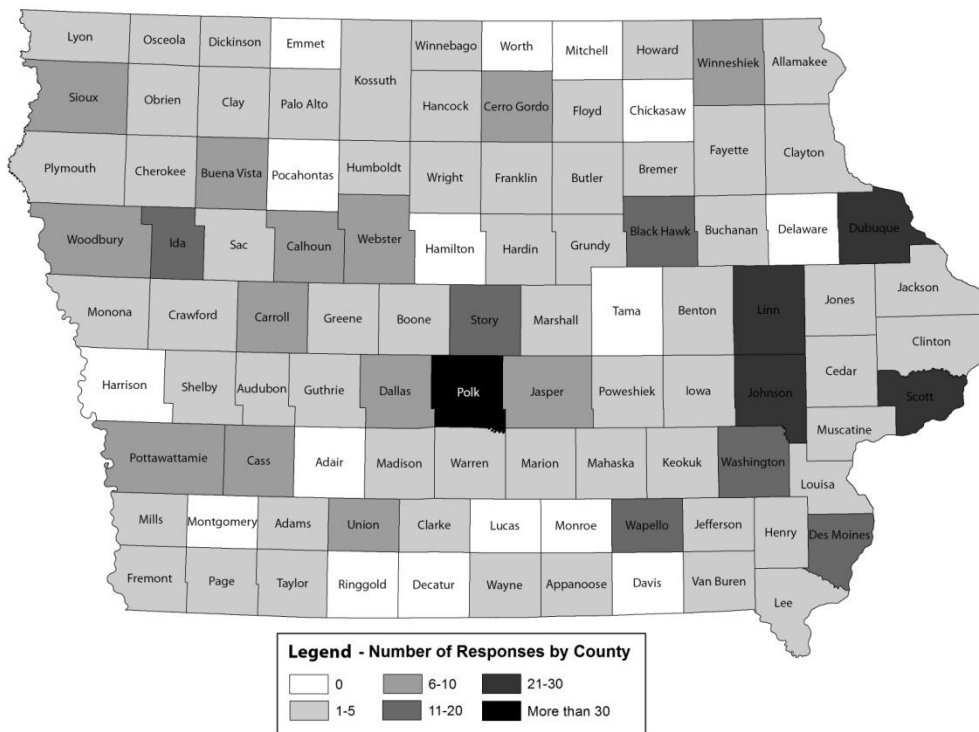
Key

X	This item was one of the main themes of that specified region (most frequently mentioned)
*	This item was mentioned at least once in the specified region, but was not one of the main themes

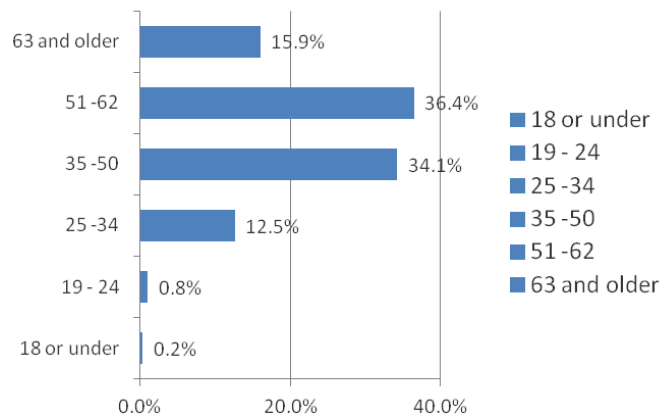
Appendix M: Selected Survey Results

A total of 480 people across the state took the survey, with 79% of those completing all questions. Characteristics of the survey takers are shown below, followed by selected results of the survey.

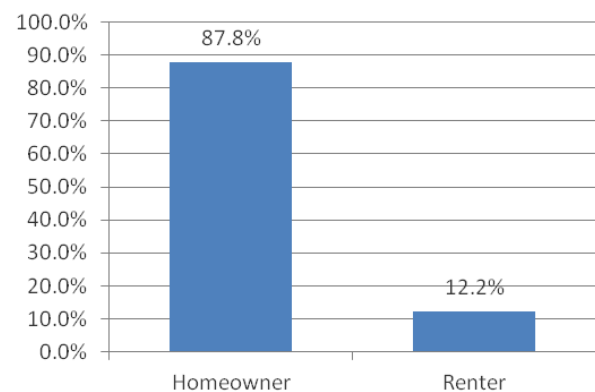
Survey Responses by County

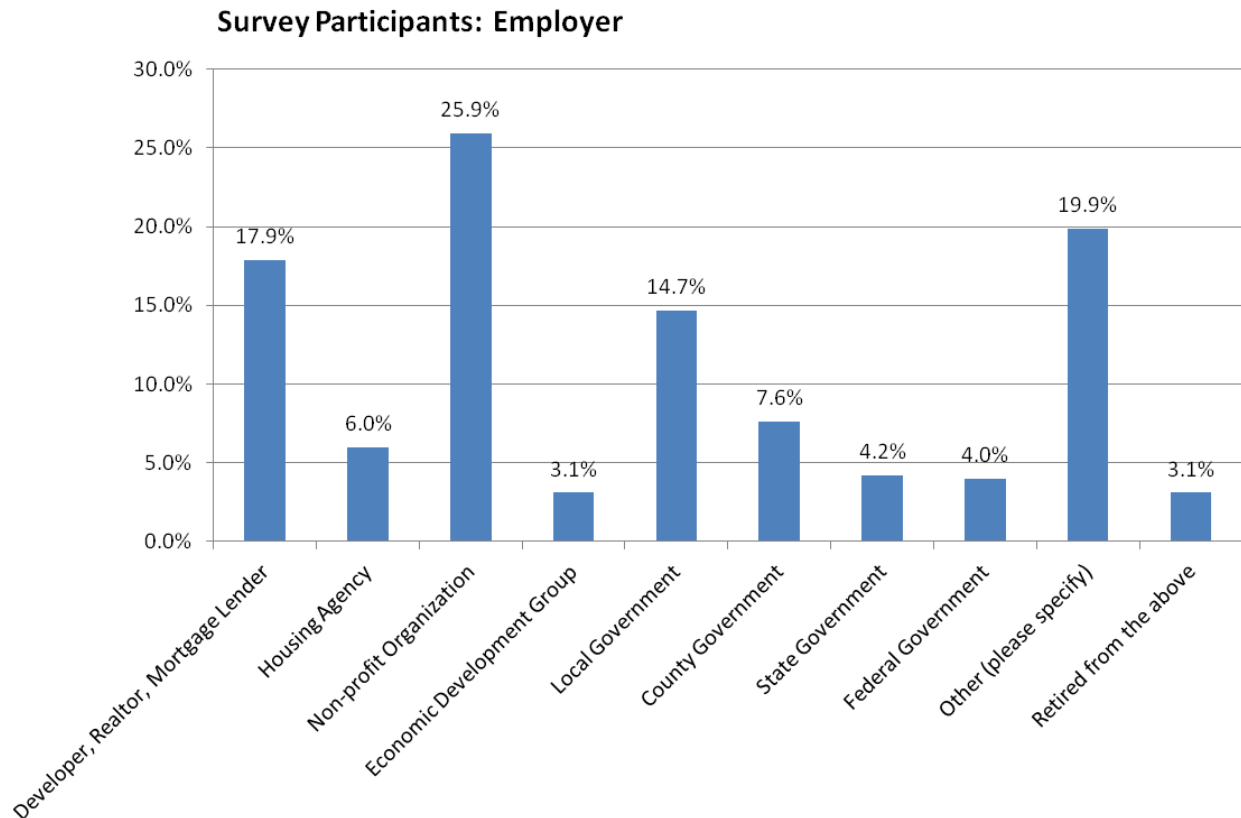


Age of Survey Participant

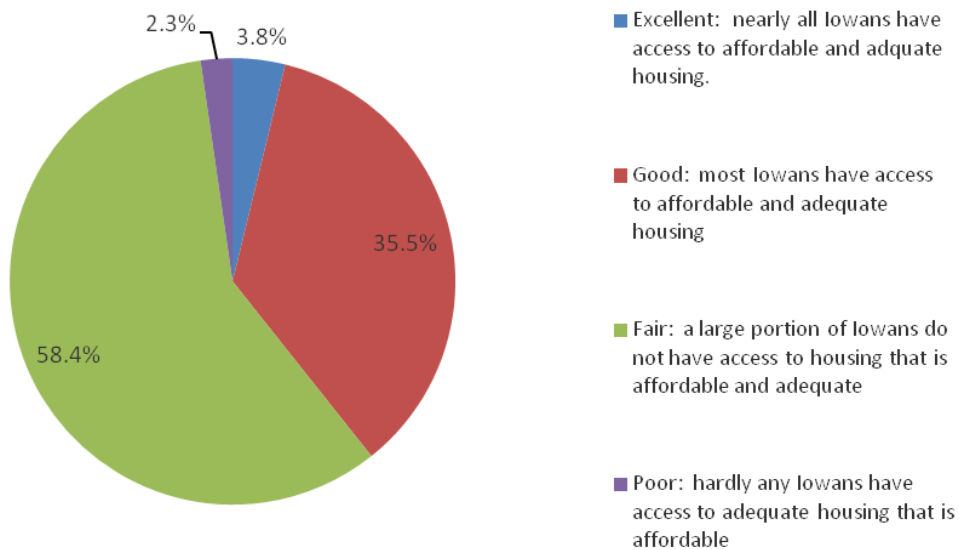


Survey Participant Housing Tenure

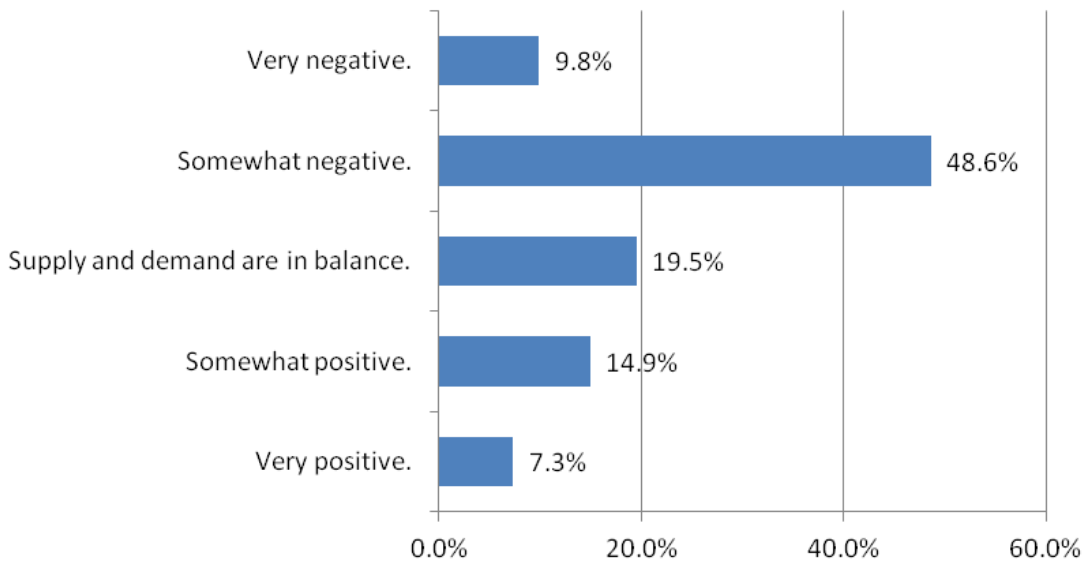




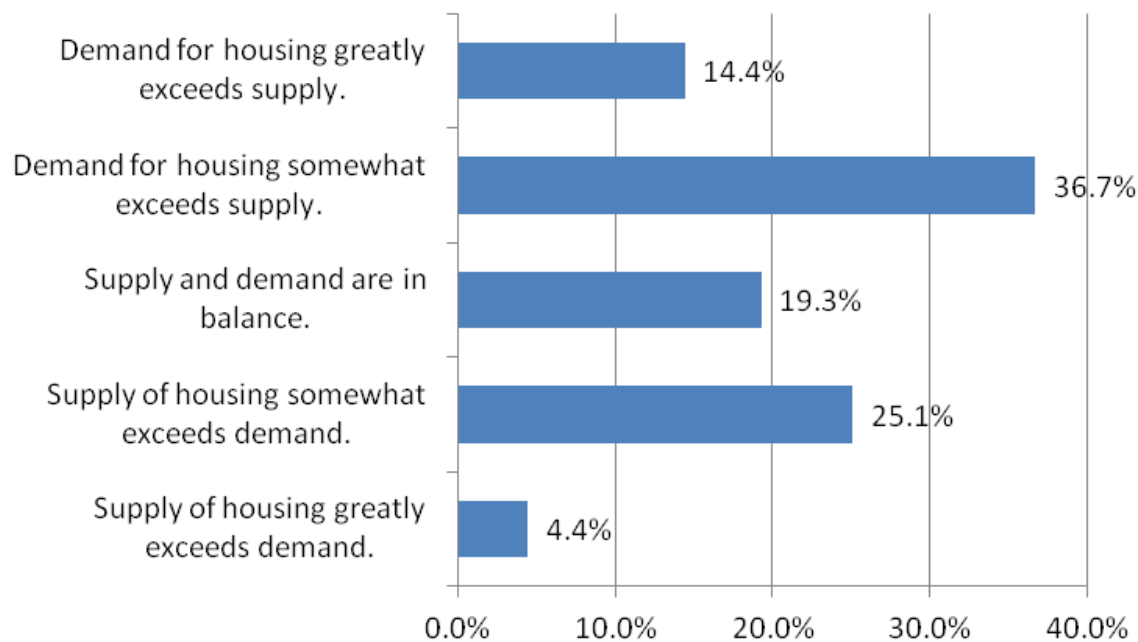
What is your overall assessment of the state of housing in Iowa in 2012? Please mark only one:



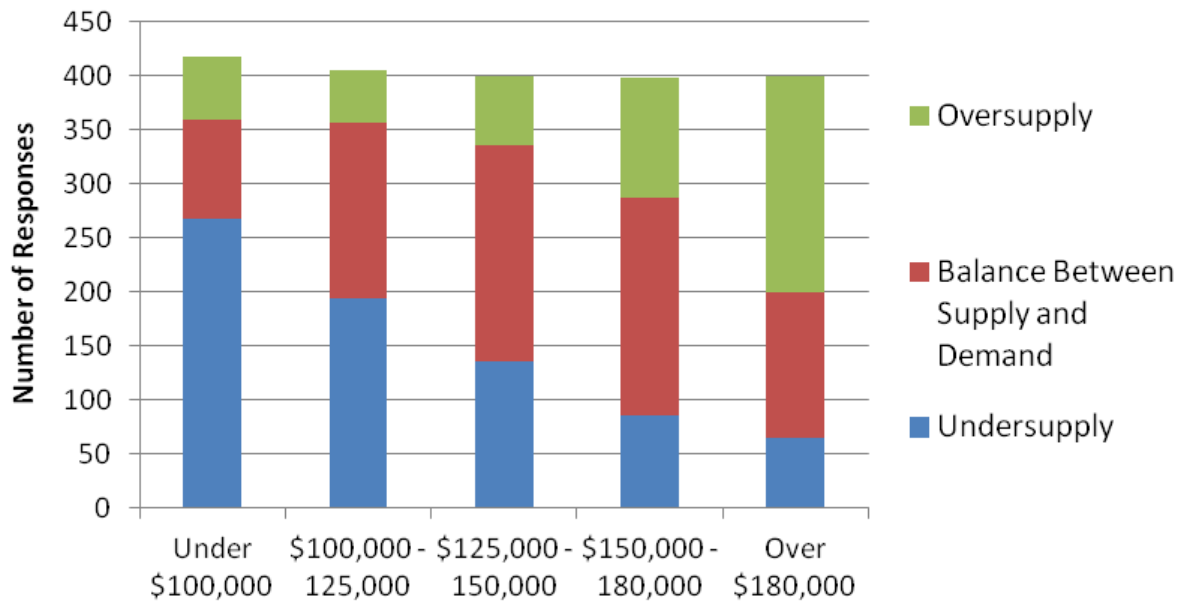
Rate the effect that the current economy and availability of jobs is having on housing demand in your community or area.



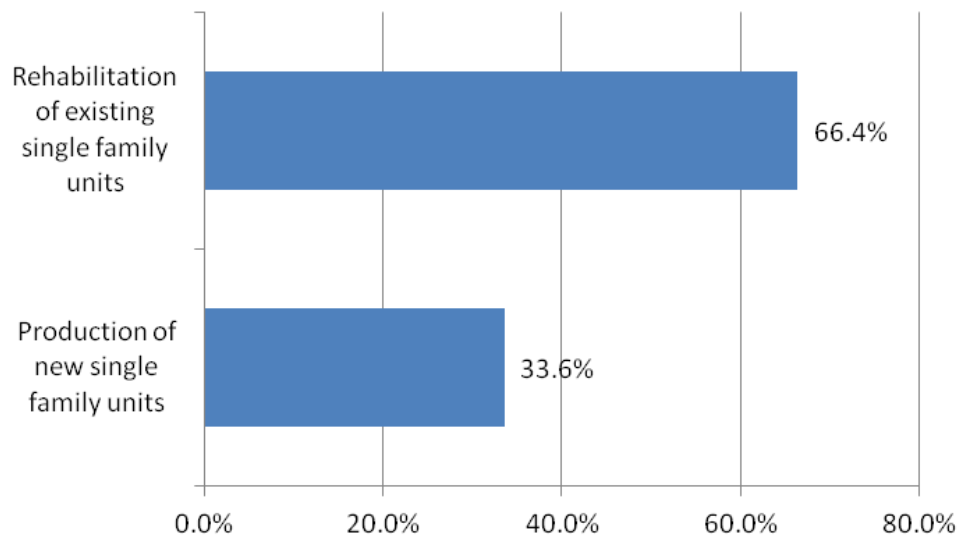
How would you characterize the overall market for single-family housing in your community or area?



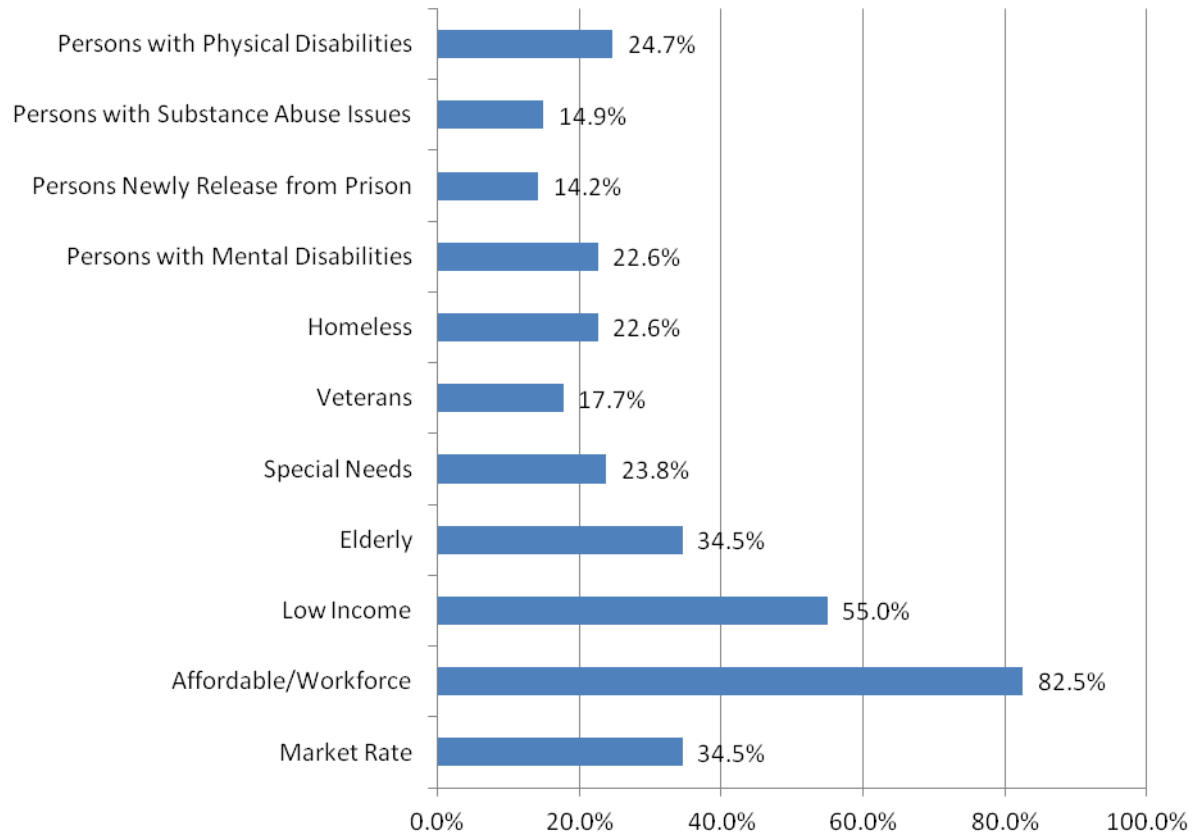
How would you rate the market for housing in your community or area for each of the following price categories?



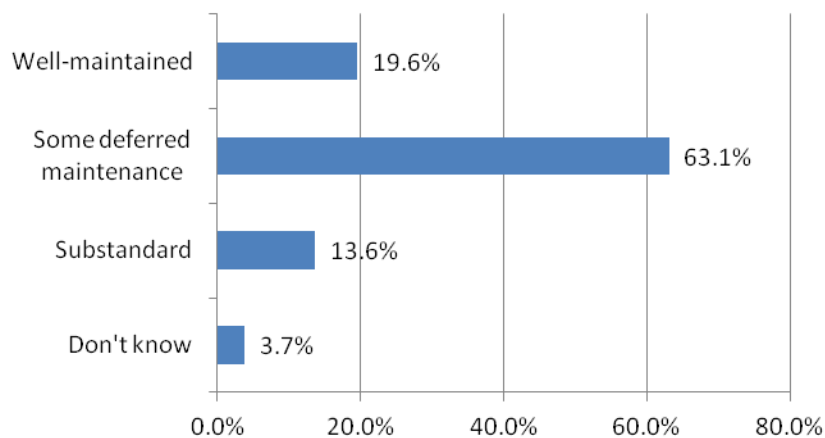
In your opinion, which of the following single family housing needs is greatest within your community?



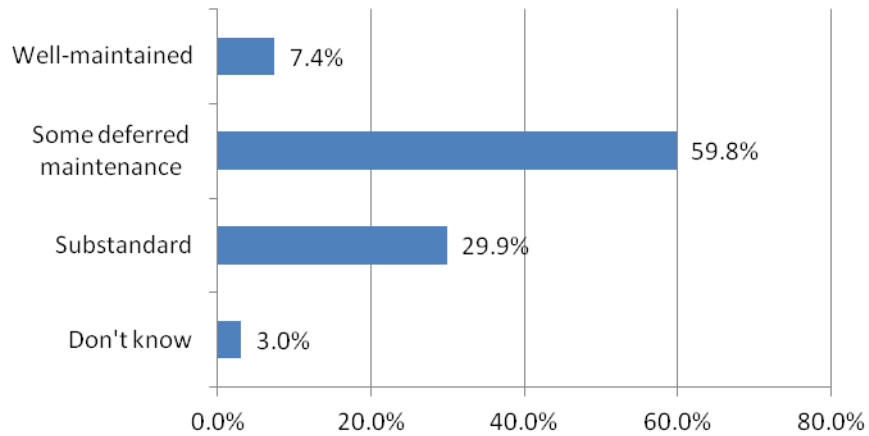
In your opinion, what is the type of single family units needed? (choose all that apply)



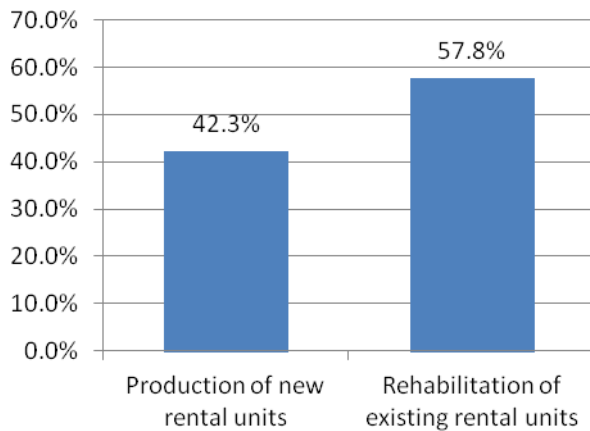
How would you describe the average condition of houses for sale in your community?



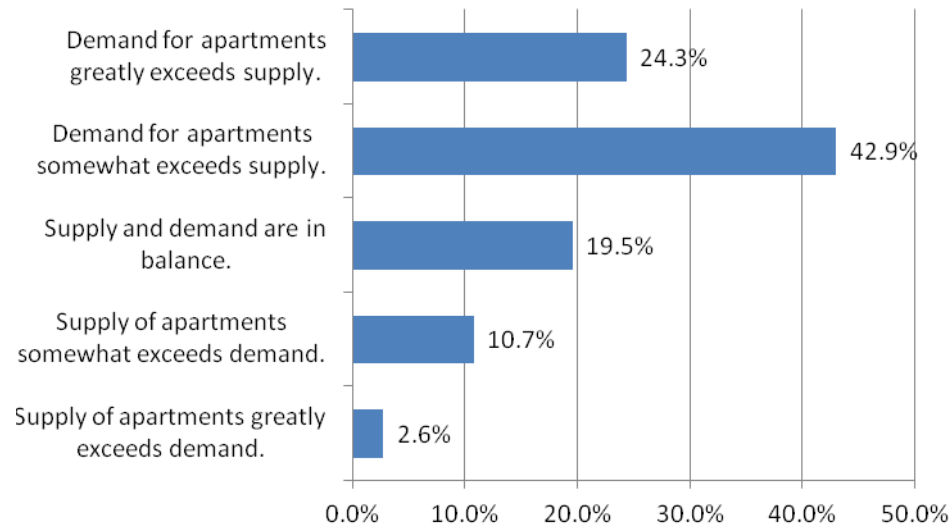
How would you describe the average condition of rental units in your community?



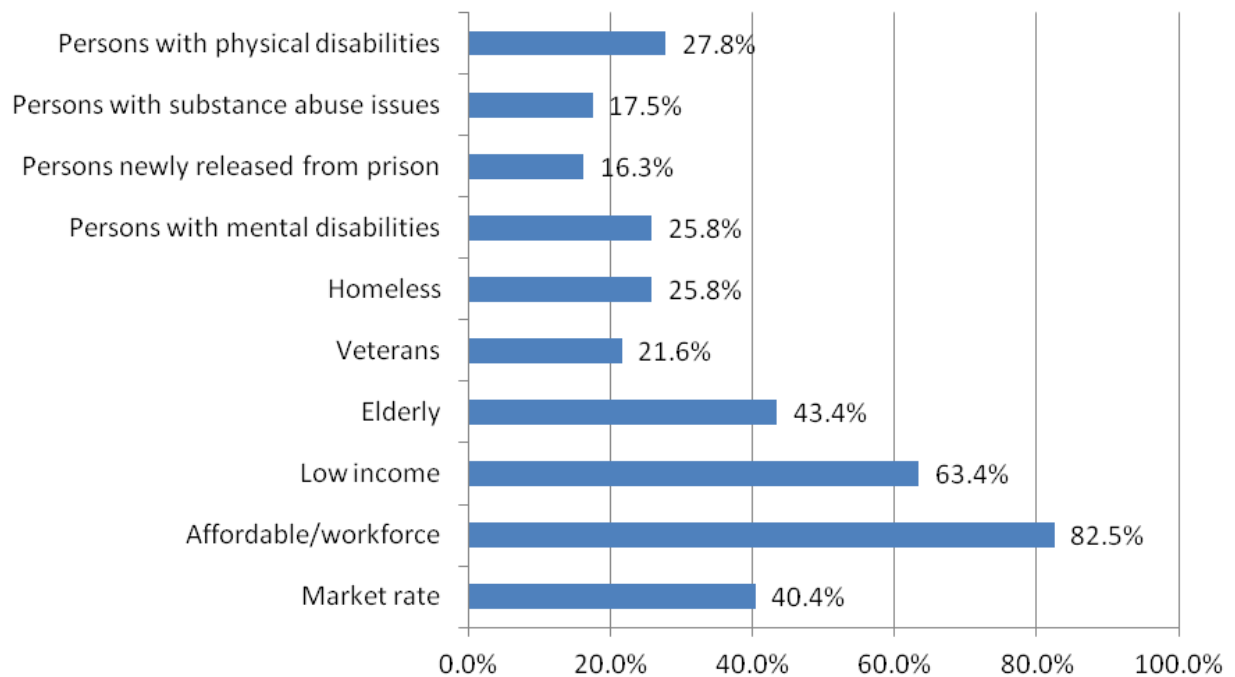
In your opinion, which of the following rental housing needs is greatest within your community?



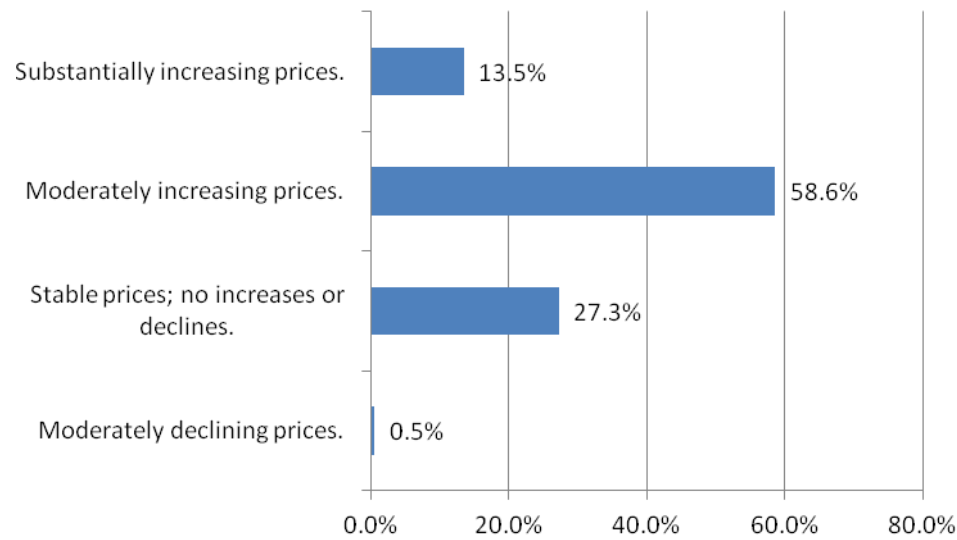
How would you characterize your community or area's current market for rental housing?



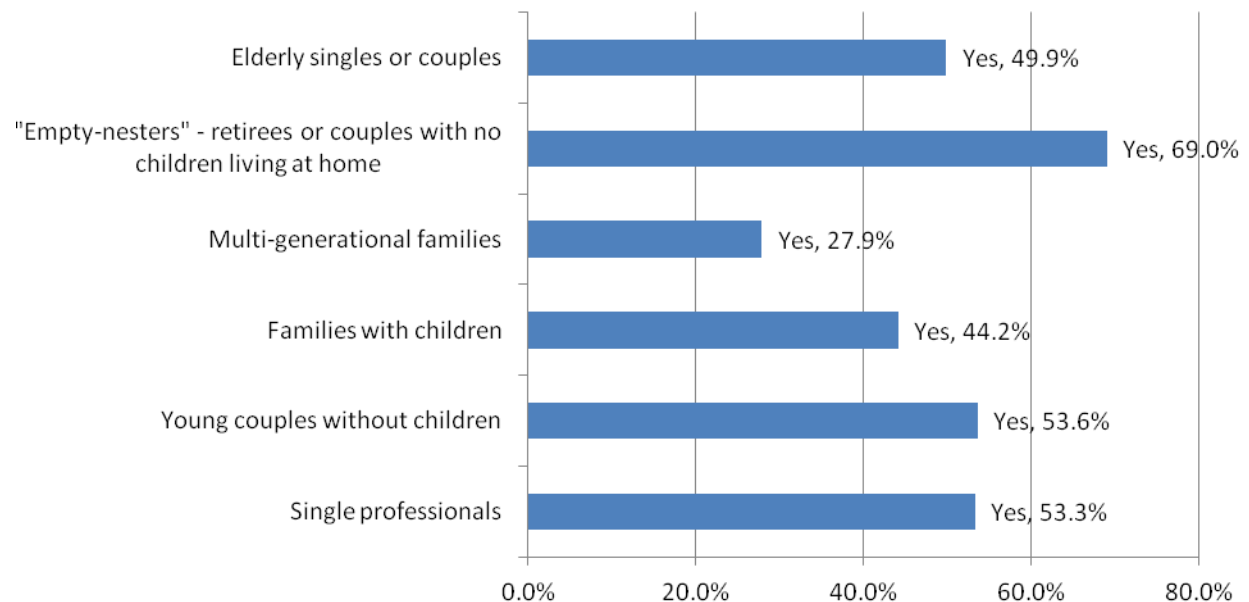
In your opinion, what is the type of rental units needed?



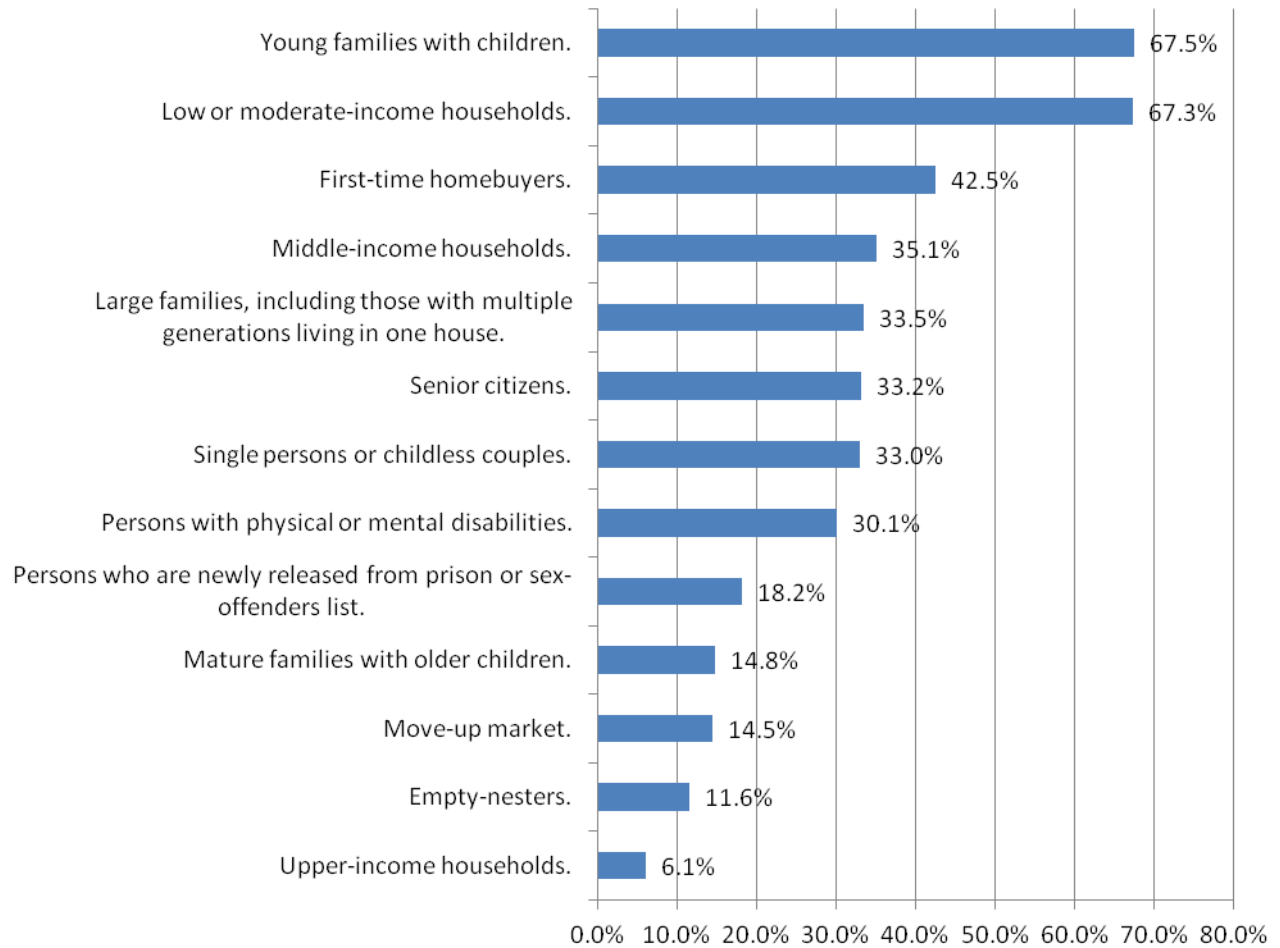
In general, what trend is in effect for monthly rents in your community or area?



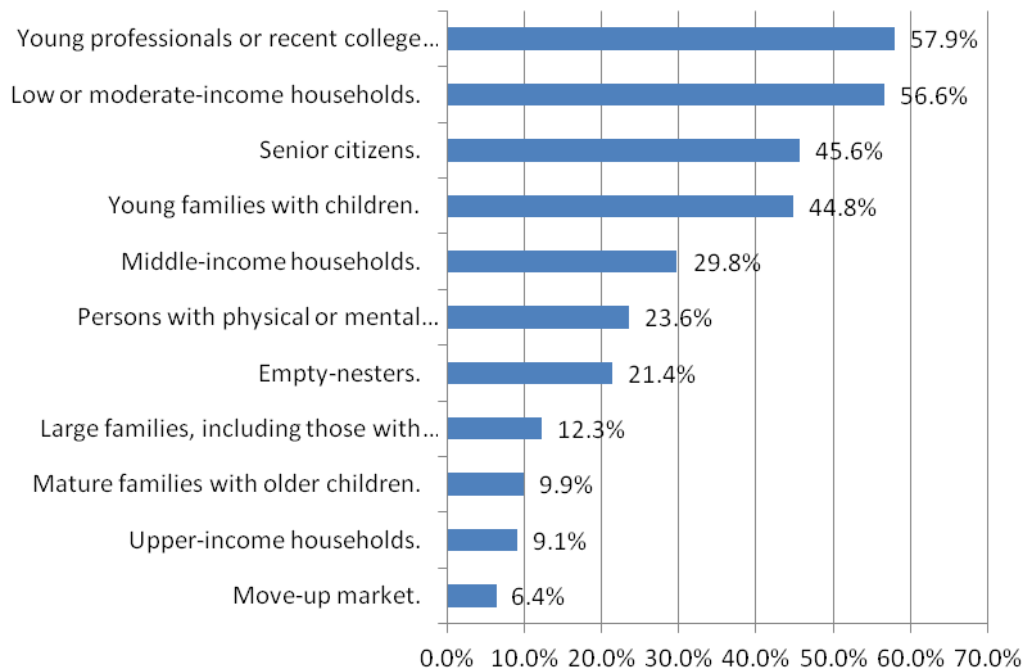
Do you believe that the current housing supply adequately meets the needs of the following types of potential homebuyers for your community or area? (Check Yes for all that Apply)



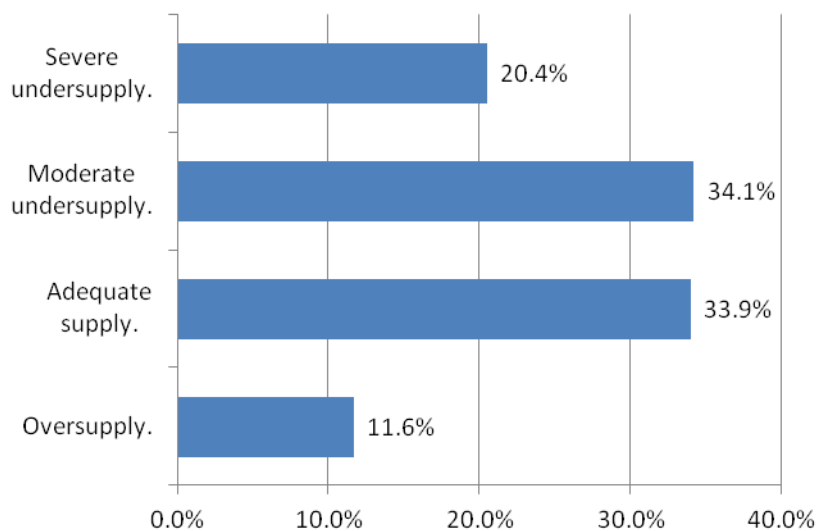
Which of the following groups exhibits the greatest need for housing today in your community or area? (Please check all that apply).



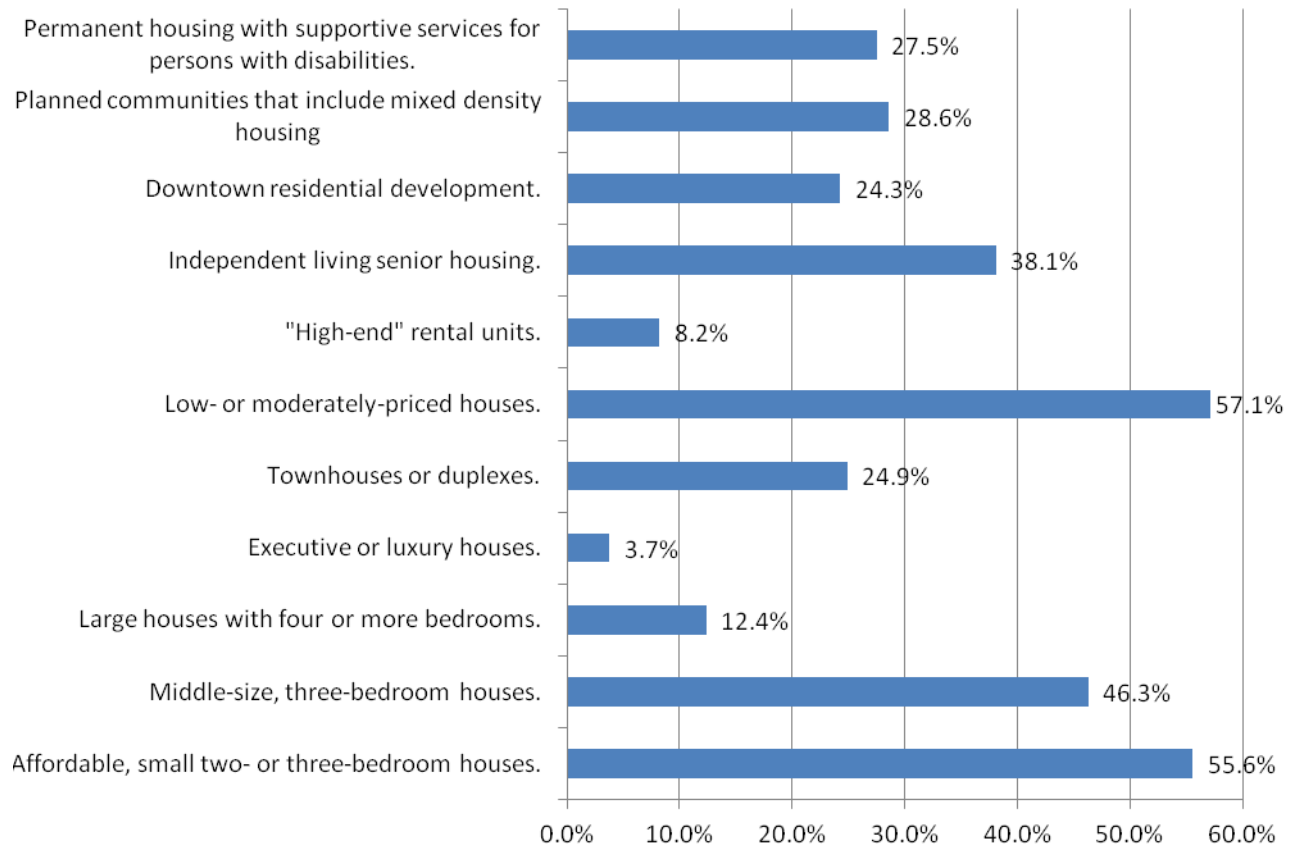
Which groups would you consider the target markets for new rental apartments in your community or area? (Please check all that apply).



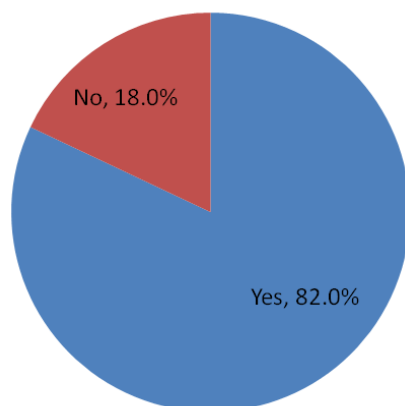
How would you rate the supply of buildable lots in your community or area?



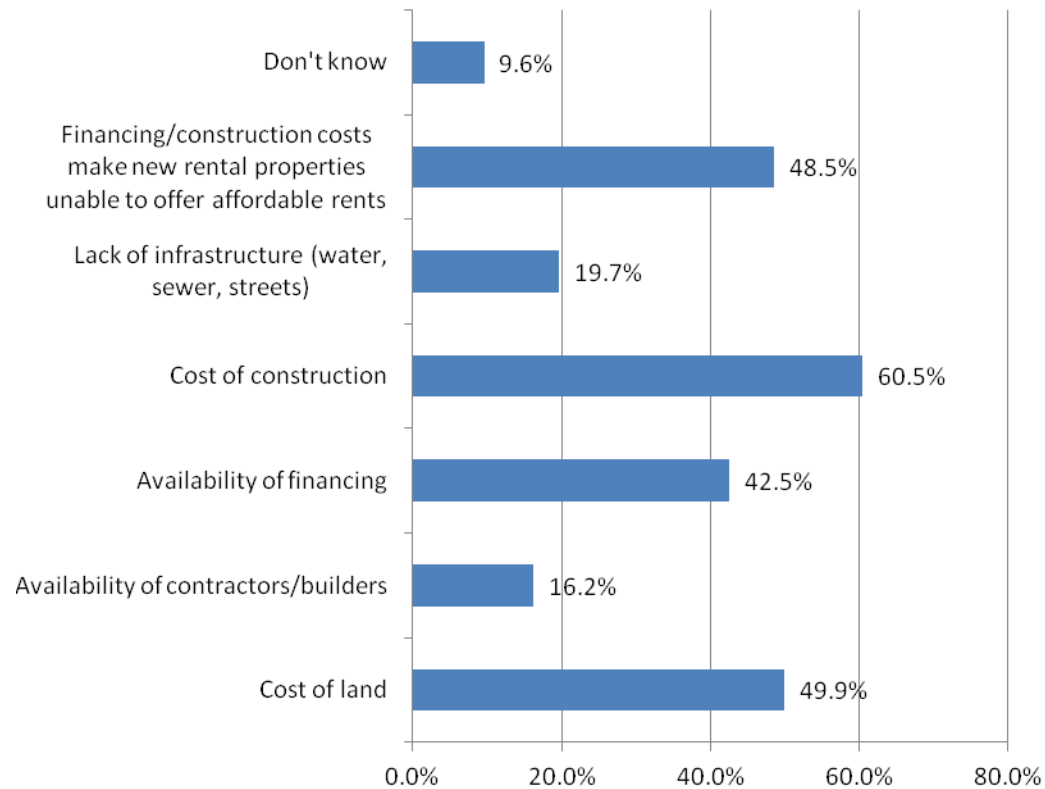
What new housing products do you think would be successful in your community or area today? (Please check all that apply).



Should the public sector be involved in the housing market?



Choose any of the following that are major barriers to building new housing in your community:



Rate the following government-funded housing assistance programs in terms of their effectiveness in addressing housing issues in your community. (5= very effective, and 1= not at all effective).

	Average Rating
Down-Payment Assistance to Owners	3.6
Housing Rehabilitation Loans	3.5
Development of Infrastructure (Water, Sewer, Streets)	3.5
Permanent supportive housing for elderly/ persons with disabilities	3.5
Mortgage Assistance	3.4
Grants or Low-Interest Loans to Housing Developments	3.4
LIHTC (Low-Income Housing Tax Credits) for Property Owners for Rental Housing	3.4
Section 8 Rental Subsidies	3.3
Construction Financing Assistance to Builders	3.2
Historic Preservation/Adaptive Reuse	3.1
Public Land Acquisition	2.7

	Yes	No	Don't Know/ NA
Do employers in your community have trouble finding workers because of a lack of suitable housing nearby?	34.3%	33.0%	32.8%
Are people moving out of your community because of a lack of affordable housing?	28.7%	37.2%	34.0%
Are discriminatory housing practices a problem in your community?	12.1%	50.4%	37.5%
Is an inability to "age in place" a major concern in your community?	36.2%	36.0%	27.8%
Is "NIMBYism" (Not in My Backyard) a barrier to developing affordable housing in your community?	48.4%	30.5%	21.1%
Is there a homeless population in your community?	53.1%	29.2%	17.8%
Are there adequate shelters in your community?	18.8%	46.9%	34.2%
Is there adequate housing in your community to serve those transitioning out of homelessness?	11.3%	57.0%	31.7%